

# Impact of Women Entrepreneurship in Technological and Non-Technological Development in Nigeria (A Case Study of Zabarmari Women Jere Local Government, Borno State)

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**Abstract:** *The study was carried out to determine the impact of women entrepreneurship in technological and non-technological development in Zabarmari Women Jere Local Government, Borno State. The objective of the study will be to assess the extent to which entrepreneurial training influence the performance of women entrepreneurial ventures, determine whether business networking influence the performance of women entrepreneurial ventures; establish whether domestic chores influence the performance of women entrepreneurs in small and medium enterprises and determine whether financial accessibility influence the performance of women entrepreneurial ventures. The study use both primary and secondary method of data collection. All data collected were presented and analysed using simple statistical tools in tabular forms and Chi-square ( $\chi^2$ ) formular.*

**Keywords:** *Impact, women, entrepreneurship, technological, non-technological, development.*

## Introduction

Women are the pillars of economic expansion in many developing states. Global entrepreneurship monitor (GEM) reports that women entrepreneurs generate jobs, wealth and innovation across thirty-seven (37) countries surveyed. In many of these countries the rate of growth of women creating new business is greater than the rate of growth for men entrepreneurs (Reynolds, 2022). Women constitute more than half of the total world population. While in the traditional societies, they were confined to performing household activities in modern societies, they have come out to participate in all sorts of activities. Women have ventured in different spheres of activities such as academics, politics, social work and they have started running their own enterprises. Therefore, it is appropriate to study the causes of poor performance among women entrepreneurs.

Generally, women entrepreneurial ventures are smaller than that of their male counterparts in terms of sales, revenue and assets. Recent evidence from the United States suggests that on average men entrepreneurial ventures are twice as large as women entrepreneurial ventures in terms of both sales and assets (Coleman 2017). It has also been shown that on average employer-firms owned by women generate only seventy-eight (78%) percent of the profits generated by comparable male owned businesses (Robb and Wolken 2019). Also, women have been found to generate less sales turnover relative to men, even in same industry comparisons (Loscocco and Robinson 2019).

For example in Nigeria in spite of the support and incentive programs to micro business, Akabueze, (2002) briefly stated that it would seem reasonable to suppose that small businesses would grow and boom, but the speed of business breakdown continues to raise because of the shortcomings influencing business performance which are: inadequate financial resources, poor location, insufficient management experience,

poor laws and regulations, general economic situation, together with critical factors such as poor infrastructure, little demand for products and services, corruption, and poverty.

### **Statement of the Problem**

Notwithstanding the impact of women entrepreneurship in technology and non-technological development, the intrinsic problems related to the growth of micro - scale businesses, women entrepreneurs are increasingly venturing into ownership of small-scale enterprises either on their own or in partnership with male entrepreneurs (ILO 2015). This has been made possible primarily because of ease of entry, limited access to other enterprises and lack of employment opportunities in formal sector of the economy. In addition, given the expansion of entrepreneurship amongst women, understanding the social, cultural and economic factors influencing their success is of vital importance.

In addition, women in entrepreneurship has been largely neglected both in society in general and in the social sciences (Brush & Hisrich, 2019). Not only have women lower participation rate in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do (Franco & Winqvist, 2018; Reynolds & White, 2017). The industries (teaching, primarily retail, and other service industries) chosen by businesswomen are often or have until just recently been perceived as being less important to economic development and growth than the high-technology and manufacturing. As an end result, gender parity between men and women from the perspective of entrepreneurship is still a nightmare.

### **Objectives of the Study**

The main objective of the study is to examine the impact of women entrepreneurs in technological and non-technological development in Zabarmari, Jere Local Government of Borno State. Other specific objectives are to:

- i. Assess the extent to which entrepreneurial training influence the performance of women entrepreneurs in technological and non-technological development;
- ii. Determine whether business networking influence the performance of women entrepreneur in technological and non-technological development; and
- iii. Determine whether financial accessibility influence the performance of women entrepreneur in technological and non-technological development.

### **Research Questions**

- iv. What are the extent to which entrepreneurial training influence the performance of women entrepreneurs in technological and non-technological development?
- v. What is the business networking influence the performance of women entrepreneur in technological and non-technological development?
- vi. Is there financial accessibility influence the performance of women entrepreneur in technological and non-technological development?

### **Literature Review**

The dynamics of entrepreneurship is believed to contribute immensely to the economic growth and thereby helps to meet economic, social and environmental challenges. As society moves gradually from under development to the phase of development, market opportunities widen and individuals acquire more finance, purchasing power, skills, abilities and motives. As a result, the social and economic environments tend to become more conducive to the growth as well as further expansion of entrepreneurship. Governments are increasingly considering entrepreneurship and innovation to be the foundation of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges. While many countries are making serious efforts to support entrepreneurship, results appear to vary. Countries want to understand the determinants of and obstacles to entrepreneurship, and they need to analyze the effectiveness of different policy approaches Schumpeter (2019), stated, that In some countries, entrepreneurship is linked to regional

development programs and the creation of new firms is stimulated to boost employment and output in depressed regions. In others, entrepreneurship is a key element of strategies designed to facilitate the participation of certain target groups, such as women or minorities, in the economy.

Countries want to understand the determinants of and obstacles to entrepreneurship, and they need to analyze the effectiveness of different policy approaches. The lack of internationally comparable empirical evidence has however constrained our understanding of entrepreneurship and many questions remain unanswered. Ultimately, policy making must be guided, as far as possible, by evidence and facts.

### **Understanding the Factors Affecting Entrepreneurship**

Even though entrepreneurship has its own advantages, it is not free of problems. For this there are a number of factors. Samiti (2018), Tan (2022), classified the basic factors that affect entrepreneurs in to two broad categories economic and social. The economic factors include competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training. The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force.

#### ***i. Women entrepreneurship***

Women's industrious undertakings empower them economically and enable them to contribute more to overall development. They venture either in small or medium scale production activities, or in the informal or formal sectors and their activities are not only a means of winning bread but more importantly a way creating sustainable development United Nations Industrial Development Organization (UNIDO, 2019).

In the developing countries there is gender inequality which favors men at the expense of women. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 2019).

#### ***ii. Nature of women entrepreneurs***

Different researchers have argued differently on the characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. But some others state differences. For example Green & Cohen (2021), stated, "An entrepreneur is an entrepreneur is an entrepreneur," and it should not matter what size, shape, color, or sex the entrepreneur might be. If so, good research on entrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures. On the other hand there are those who give compelling reasons to study female entrepreneurship looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, we see that scholarly research focused only on male entrepreneurial ventures leaves any questions unanswered for their female counterparts. Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects.

Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources. Birley (2019), stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience in their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs.

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane (1997) identified that men had more business

experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women.

Male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for. Besides to this, Malaya (2018), tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important.

### **Factors Affecting Women Entrepreneurs' Performance**

Although Women Entrepreneurs have grown in large number across the globe this does not mean that the obstacles facing women in entrepreneurship have been done away with (Mahbub, 2022). In support of this The Centre for Women's Business Research in the United States as cited in UNECE (2019) and (Mahbub,2000).identified the following factors that affect women entrepreneurs. Capital is a very important factor of production and without it no business can succeed. Access to finance is one of the obstacles hindering the development of women entrepreneurs. There are various financial constraints facing women entrepreneurs which include high cost of credit, inflated bank charges, lack of collateral and poor family background. Credit inaccessibility and has hugely affected the growth of women entrepreneurs in Kongowea and other parts of the world. The credit constraint has a gender perspective (Areuis and Minniti 2005).

#### **Access to credit from financial institutions**

Women are more likely to be constrained than men in terms of accessing to capital. Fletscher (2019), has identified some factors that contribute towards credit constraints for women. These factors include collateral requirement, the difficulty in finding a guarantor, the requirement of the authorization by the husband or a male relative, financing preference for the activities that are operated by male by financial institutions, risk averse characteristics for women, household work involvement, high illiteracy rate and lack of confidence about applying a loan. Women entrepreneurs experience a challenge in negotiating with banks and other financial institutions. They lack of financial confidence to argue for what they are entitled to, particularly for starting an enterprise. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2022).

The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 2018,) The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again . Differential access to credit may of course be a reflection of differences in the choice of sector, educational level or the amount of loan requested.

### **Family Funding and its Effects on Women Entrepreneur in Technological and Non Technological Development**

Women who are supported financially to start up business tend to do well that those who are not. The family usually provides advice and support to them on the start of a business enterprise, running and growth and growth of the business in their early stages of their life. However, many families prefer to support men in business than women and only well established families will be able to offer financial support for women. Many families in Nigeria are struggling to meet the high cost of living and may only give limited support to women in businesses (Brush et al, 2009). It is likely that people whose family and communities have

lower earning power will be less able to access informal source of support. The support can in terms of money or any other form that can help the entrepreneur in times of need (Mahbub, 2022).

Moreover, women who are used to internal funding may be fearful of taking loans from financial institutions who charge interest and this may disadvantage the business. The business is likely to stagnate since internal funds are limited.

#### **Personal savings in women**

Women find a barrier in raising their own capital through personal savings especially young women. They do not have access to any form of financing as a result of not owning any assets and having a limited credit history hence barring them from starting an enterprise. Many women in remote areas rarely save money in bank accounts due to poor living conditions. The problem has been exacerbated by lack of awareness on the importance of saving. The challenges women face when growing up deprives them of any idea on the importance of saving, hence weakening foundation of starting and running an enterprise (Brush et al, 2019). Women are disadvantaged compared to their male counterparts given their nature they spent more. Information asymmetry is a key factor contributing to poor saving by women. Inadequate saving continues to be a barrier to women in small and medium enterprises hence affecting them negatively.

#### **Domestic commitments as a factor influencing performance of women**

Balancing a woman's role in the home and enterprise expectations is a major challenge especially for women in traditional societies. Women are expected to perform all domestic duties including taking care of children, washing, cooking among others leaving no time for them to manage their own enterprise. Women's domestic responsibilities and status make it difficult to commit themselves in their businesses and sometimes they may be forced to close their business. Nigerian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. Moreover the business success depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations (Stevenson and Jarillo, 2022).

#### **Work-Life Balance (WLB) Issues of Women Entrepreneurs**

After overcoming many inherent disadvantages related to the deeply embedded traditional mindset and stringent etiquette, today we find Indian women engaged in different types of traditional (e.g., garment making, beauty care, fashion design) as well as non-traditional (e.g., founding financial institutions, educational institutions, entertainment companies) entrepreneurial activities. In addition to their challenging entrepreneurial work, many of these women must also perform several roles in their families. These roles include being a spouse, caretaker and parent; managing daily household chores; and providing services to the community and society. Women also must take care of their own health and other personal activities, which are often neglected because of role overload as well as time limitations.

In contrast, a study by CIBC (2022), revealed that women entrepreneurs in such developed countries as Canada are able to better balance their family life with work than those employed by someone else. The demands originating from the work and personal life of women are quite often mutually exclusive, rendering it very difficult to strike a balance between the role demands. Presently, even though the topic of WLB issues among female entrepreneurs commands urgent attention, studies pertaining to the WLB of entrepreneurial women in India are extremely scarce (Mathew & Panchanatham, 2019). In this context, the current work is a step towards analyzing the WLB issues confronted by the women entrepreneurs of South India.

Women have limited access to vocational and technical training in the developing countries. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. Many African countries are characterized by low enrolment among women in education, high dropout rates and poor quality of education. This puts Nigerian women entrepreneurs at a disadvantage compared to men.

While the gender disparity in primary education has decreased since the introduction of free primary education, the gap remains large at the tertiary education levels. Adequate skills are very important for the growth of small and medium enterprises. Both formal and informal sector require practical skills which many women are lacking and these have led to stagnation of many business. Professional training is very

important for the success of small and medium enterprises. Studies have indicated that women has higher labour burden than men (Dejene, 2018), a big limitation of access of professional skill require in the business world. Although statistical data are not available on the share of children attending early childhood education, there is greater shortage of affordable child care and preschool programs even in the urban settings of Africa. Women responsibilities for child care are often cited as reasons for women low participation in skilled training and literacy programs which are essential for building management for female entrepreneur. In addition the curriculum does not emphasize entrepreneurship skills and therefore does not give women the requisite skills to venture into business.

#### **Professional training as a factor in women entrepreneurship**

Today's business environment requires great wealth of knowledge and skills that related to their type of business and flexible to the changing business environment. Business education is a key tool towards solidifying the performance of women in small and medium enterprises and their economic empowerment. Amin et al, (2022) argues that in the developing countries, young women and girls face various challenges which affect their ability to acquire the requisite skills for entrepreneurship.

They need to prepare through education in meeting life events activities such as marriage and birth to cope with emergencies and take advantage of opportunity when they present themselves. Continuous improvement and innovation are paramount to success of business. Inefficient business processes are expensive as they can bring business down, limiting ability to compete against more established competitor. Men are more privileged to more sources of information by virtue of their network and position in the society. Skills shortage emerges as significant variable to affect the innovation decisions of women small and medium enterprises (Demirbas & Matlay, 2021).

#### **Management Training as a Determinant of Performance of Women Entrepreneurship**

Management ability is one of the most influential factors in the successful growth of new ventures (Park & Bae, 2019). The ability to manage can be achieved through experience or training both on the job and in classrooms. Lack of access to training and advisory services is one of the main reasons often used to explain the underperformance of women in small and medium enterprises (Brown et al., 2022; Brush et al, 2019). Heilbrunn (2019), adds that most women owned enterprises show slow or no growth due to lack of business managerial skills. Acquisition of business managerial skills is very essential to the success of any business enterprises. It is considered as a building block for successful entrepreneurial venture (Brush et al, 2019). Training and capacity development in the management of business helps individual women entrepreneur to develop key competencies essential for the growth of the enterprises. Bridge et al (1998), describe the importance of technical and management skills in adapting to and coping with the changing environment, and identifying such learned skills as key determining factor for growth. The nature of entrepreneurial training has a gender perspective (sign& Vannicombe, 2021). Women need more training to get the same business skills as men since we are leaving in a competitive world with scarce resource and everyone fighting for their share. Educational system for secondary, tertiary and after school programs should met the gap between the skills required for small and medium enterprises and women job seekers.

#### **Access to Networks as a Factor of Performance on Women Entrepreneurs**

According to UNECE (2018), and Mahbub (2022), access to network is major factor affecting women enterprises. Having a good network with people who matter is key in success of any business which is lacking in many women entrepreneurs. Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information.

Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women only or majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2022).

Networking has long been praised as indispensable factor towards the survival of female-run ventures (Boyd, 2015). Through networks women entrepreneurs gain access to guidance and information required for initiating and operating start-ups easily. They also get information on where they can get cheap capital (Carter et al., 2019). Entrepreneurs put together both social relations and social contacts as a conduit to gain access to customers, information, and suppliers and to the sources of funding. They utilize family networks to access emotional support and voluntary family work as well as. Literature has it that support from personal network helps to improve growth, survival, and performance chances of start-ups.

Moreover, support from significant others (parents, spouse, relatives and friends) is more significant than support from other people in the network for example business collaborators, former employers, former co-workers, and acquaintances) which have add weight on the success of new business projects. Help and emotional support from spouse are more important for success in case of the women entrepreneurs (Mutuku, et al, 2022). Women and men have dissimilar priorities in establishing and maintaining networking relationships. A Man's motives is more helpful (looking for personal gain) while on the other hand women have more affective considerations in social relationships. Their management style is not seen as being relevant and thus, women are tools, assets, and chances than men in the small business arena. When confronted by a problem related to business, women entrepreneurs look for help first from family, then from friends and lastly from knowledgeable industry sources while men look for advice from their business networks. This can be explained as due to lack of specialized experience in diverse social network needed for female entrepreneurs to fully use the information and resources provided (Mutuku, et al, 2022)..

This phenomenon appears to be relate to women entrepreneurs in Kenya and other developing economies. It was reported that female entrepreneurs had a shortage of peer support networks in contrast to men although various women entrepreneurs and industry links have been formed which generally serve as a platform for women entrepreneurs to establish networks and exchange information and experiences as well as to conduct capacity building programmes, seminars and workshops on leadership, entrepreneur development, motivation, and to offer other way of support. This is due to the fact that women may not join these associations as they might be overloaded with business and family responsibilities.

This limits the women entrepreneurs' ability to seek informal advice and peer financing as well as the information networks needed for survival and growth. This might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses (De Tienne, 2017). With respect to the impacts of social network structures on business start-up, both strong and weak social network ties affect business start-up by providing scarce but necessary information (Davidsson, 2017; Wagner, 2018). Weak ties stimulate entrepreneurship and facilitate the discovery of opportunities by exposing nascent entrepreneurs to new and different ideas, worldviews, and advice Strong ties also assist nascent entrepreneurs by providing unpaid family work and emotional support. For example, inexperienced nascent entrepreneurs are more likely to depend on the advice of their close friends than someone unknown or not trusted, and their friends may offer opportunities or resources that influence the nascent entrepreneurs' choices (Casson, 2017).

Micro-entrepreneurs rely on the advice of friends and relatives in order to maintain confidentiality and control of the business. There is enough evidence to prove that businesswomen are less involved in networks than their male counterparts, and that they have different network. For trade it is as imperative to have both weak tie networks and strong-ties (Burt, 2022).

The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks that may prove to be a hindrance in the marketplace (Lin, 1999). Thus, women differ to men in the kind of networks they use and in the social capital available to them through the network. Women have therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men. The person's social position determines and is determined by the social networks she has access to. Social networks are both *structures* and *processes*; structures that describes how individuals are connected to each other and processes describing the interaction between the individuals in the network (Larson & Starr, 1993). The role of networks is that of providers of information, possibilities and support (cf. Granovetter, 2019). The network structure is defined by the information and resources that are available, but also by the interpersonal structures mediating the information and the

resources. The importance of the entrepreneur's social network structure has been increasingly acknowledged as one of the most important factors explaining the creation and the success of a new venture. Moreover, networks are important because our actions are shaped by our social context, consisting of the system of individuals with whom we interact. Research has shown the importance of social support through role models and close private relationships with people in the small business community (Hansen, 2010) and through case studies has tried to describe the process leading to new venture creation. Hence, the individual's network provides the emotional support, social persuasion and vicarious experience, which are central to whether or not a person engages in entrepreneurship and does so successfully. For example, some of the most important impacts of the social network are the socialization process, the ability to practice and observe small business activities at close range and the provision of positive (or negative) role models with regard to entrepreneurial behaviour. These can serve to strengthen the sense of self-confidence in behaviours related to the entrepreneurial domain. Furthermore, the social network provides different useful resources for both the aspiring and practicing entrepreneur in the form of instrumental and financial assistance; such as experience, know-how, encouragement, financing and idea generation

## **METHODOLOGY**

### **Study Area**

The area for this study is Borno State of Nigeria. It is a state located in the North-Eastern part of Nigeria. According to Borno State Government Diary (2014), the state has a total land area of 69,436 square kilometers. It lies between latitude 11°N and 13.5°E. The state occupies the greater part of Chad Basin located in the North-Eastern corner of Nigeria and shares international borders with the Republic of Niger to the North, Chad to the North-East and Cameroun to the East. Within the country, its neighbours are Adamawa State to the South, Yobe state to the west and Gombe state to the south-west. The projected census figure gives the population of the state as 4,151,193 (National Population Commission, 2015). This population is scattered across the twenty seven (27) Local Government Areas of the State.

The people of the State are made up of a large number of ethnic groups who live in a segmented community speaking different dialects/languages, while English language remains an official language. Kanuri, Shuwa, Bura, Marghi and Hausa are widely spoken throughout the state. Majority of the people in the state are farmers, herdsmen and fishermen. Crops produced include millet, guinea-corn, maize, groundnut, fruits, vegetables and gum –Arabic. Others include fish, hide and skin.

### **Sources of Data**

The study will use primary data collected to be from personal interviews and questionnaires administrations forced hand information from women entrepreneurs, records, minutes of meetings will be used amongst others. The data collection instrument for this study will includes well-structured questionnaire. The questionnaire will consist of an open-ended and closed-ended types as well as personal interviews, the questionnaire will be administered to literate respondents.

### **Population of The Study**

The population of the study will be 3,000 women entrepreneurs in Maiduguri Metropolitan Council of Borno state. A total of two hundred women will be used as target population. The justification for this number of sample size is because not all women will be able to reach.

### **Sampling Size and Sampling Techniques**

For the purpose of this study, a sample size of one hundred and eighty-five (185) women entrepreneurs were selected using simple random sampling technique. The simple random sampling techniques allows each sub-set an equal chance of being selected for the study.

### **Method of Data Collection**

In carrying out this research work, the researcher will employ both primary and secondary data. The primary data will be obtained by using the structured questionnaires which will be distributed to the respondents. The secondary data were from documents, record, minutes of meeting from organisations, journals, magazines and other articles where applicable. This class of data sources will be for the general idea in the research study.



### Method of Data Analysis

The study will use descriptive statistics and inferential statistics where possible in the analysis of the data to be collected. Descriptive statistics involves the use of frequency, percentage and means while inferential statistic use to make inference about the large sample in the population. This variable are categorical or discrete and therefore qualitative, which entails an assessment based on the responses obtained through questionnaires administration as well as personal interviews, as such, simple descriptive statistical tools or %, frequency was employed. Chi-square ( $\chi^2$ ) test will be used to test the significance of the hypothesis stated at 0.05 level of significance using the  $\chi^2$  formula thus,

$$\chi^2 = \sum \frac{(\sum_0 - \sum_1)^2}{E_i}$$

Where;

$\chi^2$  = Chi-square

$\sum$  = Summation

O= Number of observed case in category

E= Number of expected case in category,

Degree of freedom (df) = (R-1)(c-1)

Where:

R= Number of rows

C=Number of columns

### RESULT AND DISCUSSION

**Ho<sub>1</sub>: There is no significant relationship between entrepreneurial training and performance of women small and medium enterprises**

	Chi-square value	Df	Asymp. Sig 2 sided	Monte-Carlo sig. 2 sided	Cramer's V value
Level of skills in management of SME projects	55.468	30	0.003	0.024	0.250
Training support of management skills in business	25.434	24	0.000	0.005	0.262

In both cases the results gave a less than 0.05 and as a result the null hypothesis is rejected. The researcher therefore computed the Monte Carlo statistic at the 95% confidence interval in place of the exact statistic since the data sets were too large for the exact value to be calculated. The Monte Carlo statistic lends support to the Chi-square requires. The researcher therefore concluded that of all sub-variable computed above level of support in management skills of SME projects and training support of management skills on business are the indicators that had a significant influence on the performance of women in small and medium enterprises.

**Ho<sub>2</sub>: Business networking has no significant influence on the performance of women small and medium enterprises**

A chi-square test was used to determine the relationship in the two variables. The chi-square value was calculated at a degree of defence of 3 which provided the extent to which independent variable influenced dependent variable. A parallel asymptomatic value was also used in relation to the strength to justify the results.

**Testing of research hypothesis on business networking**

	Chi-square	DF	Assym. Sig	Comment
Women networking	120021	3	0.004	significant
Performance of women entrepreneurial ventures	21.343	2	0.011	significant

The above result yield asymptomatic relationship. The Chi-square calculated on the influence of business networking on the performance of women was 122.021 at 3 Df. In the same level of analysis, the chi-square value for the performance of women in small and medium enterprises was recorded at 21.345 at 2 Df. The computed value of the independent variable was higher than the table value of the dependent variable in the Chi-square. The conclusion of the analysis of the test was that we should reject the null hypothesis meaning that business networking had a significant influence on the performance of women in small and medium enterprises in MMC, Borno State.

**Ho<sub>3</sub>: There is no significant relationship between financial accessibility and performance of women small and medium enterprises.**

	Chi-square	Df	Assym. Sig	Monte Carlo sig 2 sided
Average range of enterprise per annum	12.114	4	0.228	0.675
Alternative funding for their business	9.922	4	0.524	0.312
Sources of respondent's business support	12.972	4	0.944	0.762

As shown in the table above, there was a significant relationship between sources of funding and the performance of women in small and medium enterprises. In this study, the Chi-square results were strengthened by Monte Carlo test to give a true value that could determine the influence of the independent variable to the dependent variable. It was evident that average range of enterprises earning per month as well as source of funding of the respondent highly aggravated the performance of women in small and medium enterprises more than the alternative business. This was evidenced from the test where the Chi-square values exceed the cutoff point of 10 for the two indicators (12.114 and 12.972 respectively) at 4 degree of defense flat. This was supported by the Monte Carlo value after two sided analysis (0.675 and 0.762 respectively) tested above 0.05 which was he average cutoff point on a parallel analysis. In nutshell, the rest result gave the research a strong ground to reject the null hypothesis and conclude that there is significant relationship between the sources of funding and the performance of women small and medium enterprises.

**Discussion of Major Findings**

Finance accessibility is a key issue for women entrepreneurs. Accessing credit, particularly for start ups, is one of the major constraints affecting women entrepreneurial ventures. Women often have less opportunities than men to get access to credit for various reasons, including not having collateral, and reluctance to allow household belongings as collateral stereotypes of female entrepreneurs by credit officers. In M.M.C, women are almost invisible to formal financial institutions they receive less than 10 per cent of commercial credits (MahbubulHaq, 2000). When women do have access to credit it is often in small amounts, whether this suits their needs or not in poor rural communities with few opportunities to borrow money (Starcher, 2008). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and forecasting for the present and future of the entrepreneur in an independent mind. Women in business are a recent

phenomenon in Kenya. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors, which encourage women to have an independent budgetary occupation and stands.

A sense towards independent budget decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 2008,) The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. Differential access to credit may of course be a reflection of differences in the choice of sector, educational level or the amount of loan requested. The ability to tap into new record innovation methods requires expertise, knowledge and contacts. Women in M.M.C are faced many problems to get ahead their life in business. Sometimes, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements. A general lack of experience and exposure also restricts women from venturing out and dealing with banking institutions.

The study therefore advocates for women education through seminars to help them keep proper record which will be showing proper figures for business operation, also to help them assess the business margins and mark-up to weigh the rate of business returns. This intern helps in stabilization and forecasting for the present and future of the entrepreneur in an independent mind. Women in business are a recent phenomenon in Nigeria. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors, which encourage women to have an independent budgetary occupation and stands. A sense towards independent budget decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors.

### **Summary**

This study was designed to assess the factors influencing the performance women of small and medium enterprises. In the process of answering the basic questions a questionnaire that includes demographic profiles, factors affecting the performance of women small and medium scale entrepreneurs was designed. The data gotten was analyzed and presented using descriptive method and relies most on tables. The major economic factors affecting women small and medium enterprises are limited financial access, as a result of high interest rates on loans as well as personal savings was not adequate to support women small and medium enterprises. Accessing to credit has limited the expansion of business for women entrepreneurs. Cultural factors affecting the small and medium enterprises in Maiduguri Metropolitan Council includes negative religious views, conflicting gender roles, social acceptability and views of women in the society, where they are seen as more of housewives, this is changing with time. Educational training is seen as key factor as those organization run by women with limited education were on the verge of collapsing. Technology support, financial skills training and also marketing training are key areas which women small and medium entrepreneurs need to be well conversant with if they are to excel in their business.

Domestic commitment was a major challenge where women on average spent more than five hours in household chores only at the expense of their businesses. Many women lacked house helps to assist at home and only few women had supportive spouses who could assist at home. The contextual factors that affect women entrepreneurs' performance in the M.M.C. are highly supported by the major factors in relation to Financial Accessibility, cultural factors, domestic commitment and entrepreneurial training. From the findings most of women entrepreneurs in the M.M.C are of youthful ages between 26-35 which is the most productive and energetic age group. In the same age brackets is when most of the women entrepreneurs

start businesses. At this point they have raised some capital from other sources. In other cases most of the women entrepreneurs turn to business after pursuing the secondary education certificates. Here they have some basics on how to run a business. According to the research, an indication that there are many challenges facing women entrepreneurship that needs to be addressed.

Accessing to credit, particularly for starting an enterprise, is one of the major constraints affecting women entrepreneurs and Provision of soft loans is the major factor that hinders the women entrepreneurs in running the businesses effectively. They are either illiterate on how to access this financial aid, or the process is cumbersome or involves a lot of paper work and then the process takes too long before it goes through. Also lack of tangible security is another major blow to the women entrepreneurs in order to have access to any financial aid by the financial institutions who also charge high interest rates hence repayment and running the business at the same time becomes hard.

The research finds out that Lack of experience and exposure also restricts women from venturing out and dealing with banking institutions or exposure to paper work is a great drawback for women who would like to run and keep records for the business. Most of the women entrepreneurs depend on a second party to get things done especially in marketing and sales departments. The study therefore advocates for women education through seminars to help them keep proper record which shows proper well business operation, also to help them assess the business margins and mark-up to weigh the rate of business returns on their own. This intern will helps them in stabilization and forecasting for the present and future of the entrepreneur in an independent mind. .

The study shows that the high cost of running the entrepreneurs is a big threat to the women development due to lack of adequate capital. On the other hand lack of information on how to access funds to boost the business also is a major factor.

### **Conclusions**

A close review of various literature reveal that there are a number of variables undermining the progress of women small and medium enterprises in M.M.C and other parts of developing economies. It is crystal clear that governments support could not be ignored as it marked creation of healthy environment to conduct business for women small and medium entrepreneurs to ensure their success.

There is a thin line between women participation in small and medium enterprises and the government strategies in implementation business policies since both of them had similar characteristics and involved much muscled effort in sustaining success in women small and medium enterprises projects. In order to achieve sustainable small and medium enterprises projects implemented within the central business, there has to be a correlation and a chain of connectivity of various aspects and indicators.

This study rules out that women participation in small and medium enterprise, government strategies in implementing policies set to maneuver small and medium enterprises projects, communities' role in supporting women's success in business world could simply be interlinked to ensure that there was sustainability of women small and medium enterprises within M.M.C. The study confirmed that the women have fewer business contacts, less knowledge on how to deal with sustain and expand their business through innovation, all of which limit further growth. Since most women small and medium entrepreneurs are not members of professional organizations or part of other network, they often find it difficult to access information. Most existing networks are male dominated and difficult for women to access. From the findings, the poor networking among women was as a result of poor feasibility studies and also low confidence among them.

### **Recommendations**

Based in the findings of this study, the researcher came up the following recommendations;

1. There is a pressing need to boost technical and vocational training institutes for women to ensure there is effective admission of entrepreneurial training. From the finding of the study majority of the women entrepreneurs in M.M.C lacked the requisite entrepreneurial education which influenced their performance. The curriculum should be strengthened to provide a holistic education which provides women entrepreneurs with skills in management, production, sales and marketing among others increased access to financial services for women small and medium enterprises could be critical for economic empowerment. This would include

improving levels of savings, access to credit and insurance services of small and medium enterprises owned by women. There was also need to link up the women entrepreneurs with successful micro-finance institutions that provide small loans for women to start a business on their own.

2. There was need for women to increase business contacts, add more knowledge of how to deal with the governmental bureaucracy and less bargaining power in order to increase growth and performance. Since most women enterprises operate on a small scale, and are generally not members of professional organization or part of other networks, they often find it difficult to access information. There is a need to integrate women in the existing network which is currently dominated by men. Women networks where a woman could should enter such network, gain confidence and move further. Increased networks also give women a chance of awareness and exposure to good role models. Strong networking will grow women small and medium entrepreneurs socially mentally and economically hence success and sustainability.
3. There was a need to tap new markets required expertise, knowledge and contacts. Women often lack access to training, and experience on how to participate in the market place and are therefore unable to market goods and services strategically. There was a need to advocate for women engagement in marketing of their entrepreneurship products to take on both the production and marketing of their goods and services. In addition they should be exposed to the international markets and therefore gain knowledge about what is international acceptable. They should be exposed to the outside world in order to beat the fear or face prejudice that may restrict their ability to travel to make contacts.
4. Women small and medium enterprises in general need to be sensitized to understand the need for project planning, monitoring and implementation at all levels. An involvement of all stakeholders in small and medium enterprises simply meant a road to success to women small and medium entrepreneurs. In an effort to sustainably implement small and medium enterprises beyond their timelines, there seem to be need for a comprehensive strategy that will incorporate all actors in development. This could therefore mean that all the implementing agencies, government bodies, private sector and community are all involved at once right from the beginning to the end.

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