

An Inquest into Hitches of Being a Female Entrepreneur in Zone “A” Senatorial District of Benue State-Nigeria

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Abstract: A new global agenda pushes gender equality as an imperative in all aspects of human endeavor leading to several international institutions and governments emphasizing a level playing field for both men and women irrespective of their profession and inclination. This emphasis is now realized through an almost equal representation in government, businesses, and academia. This study is carried out to determine the complimentary role that women play in society. The study sought to find out whether the multiple roles perform by women as wives, mothers, care givers to the sick and elderly and support for extended family systems imply that they should be supported by way of incentives and policy for the enhancement of their socioeconomic status. The study seeks to know why women are continuously disadvantaged especially in enterprise formation and business venturing because men continue to dominate the formal economy. With the general consensus that women in a predominantly male society are inappropriately disadvantaged and their innovative and creative potentials misplaced in terms of owing and running enterprises, this study further tries to identify the pertinent hitches inhibiting women entrepreneurship and the possible adoptive measures which can remove some of these anomalies. A positivist philosophy and quantitative research design is used to generate primary data from about 197 respondents. This data was analyzed using SPSS version 25. Broadly, the result obtained in terms of the hitches faced by female entrepreneurs in this study may be seen whether unique to them in Zone ‘A’ Senatorial District or a reflection of what has been reported by other authors elsewhere leaving us to argue that the patriarchal nature of entrepreneurship needs to be continuously interrogated. Zone ‘A’ Senatorial District of Benue State is chosen because of its known entrepreneurial dominantly women although not all formally registered because of some hitches which this research work seeks to identify among others.

Keywords: Women, Gender equality, Entrepreneurship, Barriers

1.0

INTRODUCTION

Universally, most countries have resorted to entrepreneurship as a way to grow their economies and provide jobs for the citizens. Thus, Micro, Small, and Medium Scale Enterprises (MSMEs) have catalyzed the rapid socio-economic developments of nations (Adeyemi, 2016), for an optimal operation, they bring about appropriate utilization of local materials, enhance employment opportunities for the communities, bring about increased rural development, stimulating entrepreneurship, wealth generation and greater wellbeing

for the populace (Adeyemi, 2016). With respect to women, their contribution to entrepreneurship development worldwide has grown from 25 percent to about 33 percent of all businesses in the formal economy (Nxopo, 2014). This suggests that women entrepreneurship plays a pivotal role in socio-economic development of any nation in the form of poverty alleviation, employment generation, and utilization of available local resources and of all taxable incomes in rural communities in which they operate. Anyanwu in a speech titled "Entrepreneurship as a Tool for Fostering Economic Development in Nigeria", cited in Ayobolu (2015) emphasizes the 'critical and indispensable' role that entrepreneurship plays in achieving national growth and development. Accordingly, Anyanwu observes a positive correlation between entrepreneurial activities "and the impetus given to economic growth, employment generation and the section of the population that is marginalized and disadvantaged [women and the poor] (Ayobolu, 2015). Hence, in societies where women are excluded from mainstream economic activities, but are subjected to discriminatory lending practices, non-participation in political and public life, gender-biased violence, and limited access to training and education, such societies remain behind in venture creation, and innovativeness (Tshuma, 2017).

While most governments and international institutions (UNCTAD, 2014; ADB, 2014) extol self-employment for women as the most likely route to socio-economic development for most nations as it leads to upward mobility and wellbeing for the entire household, sadly the formal economy is skewed in favour of men for men unfortunately find themselves as perpetual heads of families and 'movers and shakers of society' (Etim, 2021). Entrepreneurship has always been a male-gendered activity (Webster & Walker, 2007) despite the fact that women have always worked in partnership with men as wives, partners, and or siblings (Mulholland, 1997; Rowe & Honing, 2000). Women-owned businesses in sub-Saharan Africa play a greater role in wealth creation, poverty alleviation, socio-economic development and economic wellbeing of citizens (Mandipaka, 2014; Brixiova, 2010, Ekpenyong, 2014; Adebayo, 2015, Akpan, 2015). In the Nigerian context, Anyanwu (cited in Ayobolu, 2015), stresses generation of employment from innovations introduced into production and business activities, adoption of adaptive or newer technologies, increased skills acquisition in business venturing, dynamic generation and utilization. All these help to accelerate business activities for female entrepreneurs.

However, any individual who on the whole is creative, innovative, daring and with the propensity for risk taking, can only be productive and successful when a functional, supportive, effective, transparent and accountable state, 'provides the conducive environment for entrepreneurship to thrive and flourish' (Anyanwu in Ayobolu, 2015). Nigeria is approximately 174 million (Population Reference Bureau, 2013) with women making up about 50 percent of the population. Statistically, of the 50 percent, about 35 percent are linked directly or indirectly with self-employment in the form of micro-businesses, Small-Scale and Medium Enterprises-[MSMEs] (Odoemone, 2003). Comparatively women-owned businesses in Nigeria are growing much faster to those that are male-owned (Ekpenyong, 2014; GEM, 2012; Kermeliotis & Veselnovic, 2014). The growth trend in women-owned businesses, Small-Scale and Medium Enterprises-[MSMEs] is high (Odoemone, 2003). The growth trend in women-owned businesses show about 1 million in 1982 to 1.5 million in 1990. Prior to 1980, women owned 6 percent of all Nigerian

businesses. Then as from 2010, the number rose to 30 % of all businesses, 50 % of all retail and 10 % of all service companies (SheLeads Africa, 2017; Ekpenyong, 2014). In trying to acknowledge this trend in growth of women-owned enterprises, the Enterprise Surveys (2010-2017) of the World Bank group, opine statistically for Nigeria: 16.2% representing businesses with female participation in ownership; 13.2% has majority female ownership and 13.0% of businesses have female top managers. The impressive growth of female-owned businesses does not negate the fact that women run businesses which are smaller in size, have lower annual turnover than their male counterparts and have fewer numbers of personnel under employment (Carter & Shaw, 2006, Vossenbergh, 2013; Etim & Iwu, 2018; UNCTAD, 2014; ADB, 2014). Generally, because of continued marginalization in accessing credit or funding, female entrepreneurs gravitate to retailing outfits within the informal economy. They start with low capitalization and become part of the informal economy where entry requirements are minimal. This sector of the economy therefore provides to these women no protection nor accountability (Etim & Iwu, 2018). Unfortunately, very few are able to become part of the formal economy with all the protection and human rights. Hence, women should be educated and supported to strengthen the entrepreneurial potentials in them. The main objective of this study is to examine the hitches female entrepreneurs encountered in their quest for self-employment and recognition.

Micro, Small and Medium Enterprises (MSMEs) have been regarded as the engine of economic growth and a nation's competitiveness. Small businesses attach more economic and technical importance to innovations and pro activeness than larger firms. Women entrepreneurs are the major drivers of MSMEs yet, most of their businesses and the unpaid services rendered to families are not officially represented in the GDP. In spite of their importance and contribution in national development, most of them go about their entrepreneurial businesses with little or no updated entrepreneurial knowledge, skills and abilities (Ishaku *et al.*, 2017). As a result, it has become necessary for governments at all levels and other related stakeholders to pay particular and urgent attention to this category of persons and ensure that they are motivated and fully utilized in the economy. However, some Nigerian women are not properly supported in handling businesses as revealed in the work of Grace (2015), one wonder whether if lack of access to funds is the major reason while female entrepreneurs' potentials are hidden? Or lack of access to training is the root cause of problem of female entrepreneurs in Zone "A" of Benue State, Nigeria? Could societal norms and traditions be the major barrier of female entrepreneurs in Zone "A" of Benue State, Nigeria? Or could it be the problem of interrupted power supply that is the problem of female entrepreneurs in Zone "A" of Benue State, Nigeria? Nevertheless; there are lots of studies that investigated hitches of being female entrepreneur world over however, there are still gaps this study intends to fill. Such number of gaps includes: Several investigations conducted on the area of women entrepreneurship such as that of Mohammed (2015), Karimi *et al.* (2011), focus on the developing entrepreneurial intention among the young women who will pick it up as a career in the future, without giving attention to existing entrepreneurs who are doing it wrong and were carried out outside the present study area. Sketchy population was used in prior similar studies of Kisaka (2014). Finally, there is no published works that investigated the hitches of being female entrepreneurs in Zone "A" senatorial District of Benue State, Nigeria.

The broad objective of this study is to investigate the hitches of being a female entrepreneur in zone 'A' senatorial district of Benue State- Nigeria.

The specific objectives of the study are to:

- i. Examine if lack of proper funding is one of the hitches of being a female entrepreneur in zone 'A' senatorial district of Benue State- Nigeria.
- ii. Ascertain if limited access to training and equipment is one of the hitches of being a female entrepreneur in zone 'A' senatorial district of Benue State- Nigeria.
- iii. Evaluate if societal norms and traditions form part of the hitches of being a female entrepreneur in zone 'A' senatorial district of Benue State- Nigeria
- iv. Investigate if doubts about the competence of female entrepreneur are challenges of female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria.

2.0

LITERATURE REVIEW

2.1 Gender Equality-Female

Gender issues as it relates to the fifty percent of the world's population are of concern in the entrepreneurial development. According to Orhungur *et al* (2003), gender is the expectation a society has formed about someone simply because the person is a female or Male. The population census in Nigeria reveals that female make up about fifty percent of the 140 million people (Mang, 2001). These female constitute about 45% of the 70% unemployed population (Mundi, 2000). So female plays key role in entrepreneurship for national development. In most of the developing world, female form the bed rock of the society because of their entrepreneurship. However, they are always at the receiving end of negative impact of any distressed economy being mothers as some of them have fatherless children as widows or single parents. Hence, they are saddled with the sole responsibility of bringing up these children. No wonder the women are adequately supported as single parents, widows or divorcees in the developed countries like Britain. But in Nigeria, and especially in Zone 'A' of Benue State, some female who are married still shoulder the responsibility of managing their homes acting as a support to their husband's success as the saying goes "that behind every successful man is a good woman". So, gender issues in entrepreneurial development need investigation in view of the significant role of female play in the society. Encarta Dictionary (2009) defines an entrepreneur as a risk taking business person. An entrepreneur is somebody who initiates or finances new commercial enterprise (Longenecker *et al.*, 2000). He/she is somebody who has taken risks, an owner, or manager of a business. He/she contributes some-thing and identifies business opportunity by starting new business she/he is innovative and provides job for others. They are founders of a business firm and always look for opportunities or market. Women play a significant role in entrepreneurship development since they are the bedrock of the society. They need to be enterprising in order to cater for the needs of the family. Many women are involved in commerce which involves buying and selling of goods and services to satisfy human wants. These wants include food, clothing, and shelter, among others. This could be the reason why most working class women are involved in selling of goods. According to Collins (1984), a hitch is a slight problem or difficulty which causes a short delay. It is an obstacle, hindrance, barrier or temporary difficulty or problem. Here we are referring to the barriers or

constraints hindering women to engage actively and productively in entrepreneurship development in Zone 'A' Senatorial District of Benue State-Nigeria.

2.2 Women Entrepreneurship

Succinctly, entrepreneurship is the mental urge to take calculated risks under increasing uncertainties, with the intuition and capacity for forecasting things which might be true, breaking with the perceived notions of the past and innovatively responding to the dictates of the markets (Etim, 2021). Or according to Anyanwu (cited in Ayobolu, 2015), entrepreneurship "...includes identification of individual resources, allocation of those resources to create value through the identification of unmet needs. It involves the courage to take investment risks, the creativity to conceptualize and actualize marketable ventures to meet individual needs". Thus, the psychological traits for any successful entrepreneurial activity must include capacity building, a positive mental attitude, innovativeness, high moral integrity and leadership potentialities (Anyanwu in Ayobolu, 2015). Women that respond to perceived gaps in the marketplace and become actively involved with industry are empowered economically, leading to their development (Wube, 2010). According to UNIDO (2001), whatever the area of involvement-small or medium scale production activities, with informal or formal overtones, entrepreneurial activities provide a means of economic survival and social benefits for households and communities. Manerkar (2015) is of the opinion that female entrepreneurs are individuals or a group of women with the drive for business creation. They involve themselves in the planning, leading, and taking control of business operations.

Women entrepreneurs are "simply women who participate in total entrepreneurial activities, taking the risks involved by combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services (Okafor & Mordi, 2010). The increase in the overall growth of women entrepreneurship has significant impact on all economies globally (Nieman & Nieuwenhuizen, 2004; Pofeldt, 2015). Several authors Nxopo, 2014; Matsoso & Iwu, 2016) reported marked differences due to gender constraints on the disparity between male-owned and female-owned businesses. Exploring gender issues both as constraints and drivers for the participation of women in entrepreneurship, Vossenbergh (2013) opines that women are present in certain businesses and totally absent in others, while the Global Entrepreneurship Monitor (GEM, 2012), observed that from a global perspective, women are noticeably absent from manufacturing and construction sector, but over-represented in retailing outfits. Furthermore, women in developing countries of Latin America, the Caribbean and sub-Saharan Africa, dominate the consumer sector and retail businesses by more than 75 percent to about 45 percent for male entrepreneurs.

2.3 Motivation to Entrepreneurship

The rationale why men and women are driven into entrepreneurship has been stated by Nieman and Nieuwenhuizen (2009), and this phenomenon is understood from necessity and circumstance. Verheul *et al.* (2010), upholding the views of Reynolds *et al.*, (2001) within GEM context, equate push and pull motivation to necessity and opportunity entrepreneurship. They emphasize that push factors result in necessity entrepreneurs building 'survival-mode' businesses; and on the other hand pull factors result in opportunity entrepreneurship with 'growth-oriented' enterprises (Verheul *et al.*, 2010; Vossenbergh 2013). Pull factors are more common among entrepreneurs than push factors (Segal *et al.*,

2005; Shinnar & Young 2008), for this premise holds that firms created by entrepreneurs solely out of pull motivation are more financially successful than those created out of push motivation (Amit & Muller 1995). Repeated studies (ADB 2014; GEM 2012; Mushtaq 2012; UNCTAD 2014; Vossenbergh 2013) have shown women in developing economies pushed into entrepreneurship out of necessity and not by opportunity. Bhat and Mcline (2005), from studies on technology entrepreneurs in India, observed that technology entrepreneurs were motivated “by the desire to create something new, the desire for autonomy, wealth and financial independence, achievement of personal objectives, and the propensity for action (doing something great), the excitement of leaving behind a legacy in the form of a profitable long lasting company, support systems, emotional and mental strength, resilience, perfectionism and patience.”

Literature on why Nigerian women become entrepreneurial is scarce. Moses *et al.* (2014); Ehigie and Umoren (2003) on studies exploring psychological factors influencing entrepreneurial success among Nigerian women in small scale business, observed that “success for female entrepreneurs relies on a high self-concept regarding their role in business, commitment to business and reduction of conflict between home responsibilities and business”. In this study, ‘motivation’ is viewed as “an entrepreneurial internal stimulus characterized as pull and push factors based on different personal position, nature and desire”(Chowdhury *et al.*, 2012:3), or according to Bird (1988) and Hughes (2003; 2006), ‘the ability of expressing any behavior is driven by several factors such as needs, values, wants, habits and beliefs. In developing and underdeveloped world, women are pushed (not pulled) into entrepreneurship due to societal and economic problems (Mushtaq, 2012). These may include: failure to maintain successful work-life interface, perceived threats due to harassment or sexual exploitation, stressful hours during work, frustration on the job, poverty, insufficient family income, deceased spouse or separation from life-partners. Unfortunately, according to Vossenbergh (2013) most women in sub-Saharan Africa are into “survival-mode” businesses subject to gender factors; which then impact motivation, business performance and industry choice (Campos *et al.*, 2015). Several countries such as Ghana, Rwanda, Kenya and Uganda record high levels of entrepreneurial activities from women (Kelly *et al.*, 2015; Spring, 2009; Mwobobia, 2012; Katwalo & Madichie, 2008, Katongole *et al.*, 2014). However, female entrepreneurs from data available are pushed because of the need for cash and survival rather than motivation for business creation or expansion and opportunity (Kelley *et al.*, 2015; Katongole *et al.*, 2015). The consensus therefore is that under-employment or unemployment generally is an indicator of the economic activities and development of any nation. High unemployment can be regarded as accusative agent for enhanced entrepreneurial activities (Anyanwu, n. d.). The ‘Schumpeter effect’ emphasizes that any society with a low entrepreneurial culture and lack of skills may experience low economic activities, and a higher rate of unemployment.

2.4 Challenges to Women Entrepreneurship in Nigeria

Galbraith (2008) is of the opinion that women entrepreneurship is a pre-requisite for economic development and poverty reduction in any society. Women who are exposed to limitations involving socio-economic rights and privileges, experience lower social status within the society. They are subjected to harmful traditional practices in the attempt by

husbands/partners to limit development of their potential (Galbraith, 2008). In most cases major institutional challenges to women's full participation in economic activities include though not limited to inadequate access to factors of production and trade, inability in accessing credit/financial facilities, lack of trading opportunities due to limitations of exposure to adequate resources, non-acquisition of skills and management expertise, limited access to appropriate technologies and social services (Ukommi & Agha, 2016). Without adequate collateral and good credit history, their ability to borrow from micro-financial institutions is impacted negatively. Liquidity becomes limited in supply and finance cannot move down the value chain to female entrepreneurs in rural communities and market women for the improvements of production and trade (Ikeduru, 2002) as well as growth and sustainability. Okonu *et al.* (2011) researching women entrepreneurs in FCT, Abuja, Nigeria, identified finance, low initial capital outflows, low customer base, none exposure to relevant information and professional guide, lack of family commitments, market fluctuations, piracy, changing government regulations, inadequate infrastructure, and low perceptions from the public regarding their capabilities to be good venture operators', as challenges facing women. Akpan (2015), in particular reference to women and youth empowerment for wealth creation in Benue State, observed 'low capital flows, poor infrastructure, inefficient marketing networks, poor storage facilities, poor information and education, together with no control over market conditions' as those challenges faced by female entrepreneurs.

In the same light, inadequate capital, low level of education, family ties, competition, male dominated society, limited mobility, low risk bearing ability, and low need for achievement (Amuchie & Asitobe, 2015), while Adebayo (2015), noted "poor access to financial resources, work-family interface, women's safety and gender-based problems, inadequate training, and inability to access relevant and vital information per type of business venture" as serious hitches to female entrepreneurs in Nigeria. Therefore, gender-based hitches and stereotyping that society imposes on women: as wives, mothers, objects of reproduction, care-givers, should be family oriented and subservient to men, run family errands, should not be part of social networks nor engage in innovative and productive entrepreneurial activities; all act as limiting factors to successful business venturing for women-owned businesses. Institutionally, the government must assume the sole responsibilities of enacting incentives and economic policies which facilitate easy access to credit at reasonable interest rates; enhance key drivers to entrepreneurial activities, together with having a firm grip on infrastructure and impediments to business growth. Notwithstanding these challenges, we acknowledge the role played by government in supporting entrepreneurial activities in Nigeria. For instance, the government of Nigeria through the activities of Small and Medium Scale Enterprises Development Agency of Nigeria [SMEDAN] has targeted some sectors of the economy such as retail distribution, micro food processing, and traditional crafts [including pottery and textiles] in National Policy making. In these industries, women play apposition despite their low productivity and income turnover (National Policy on MSMEs, 2015-2025). Other initiatives include the Ministry of Women Affairs and Social Development (MWA&SD) at both the Federal and State levels (CBN, 2014), which administers programs that should enhance women entrepreneurship and their economic development. Despite the efforts of government as indicated above, there is yet a substantial uptake of entrepreneurship in Nigeria and specifically in Zone 'A' Benue State (Etim, 2021). Sadly though the contributive environments for business to thrive for a prosperous Nigeria will

not be possible as long as half the population (women, youths and the poor), are not fully integrated into the formal economy.

3.0 METHODOLOGY

The survey design was used and data were collected from the population of this study is made up of 197 female entrepreneurs from Zone 'A' Senatorial District of Benue State who owned and manage businesses across the seven (7) local government areas of the Zone. The choice of studying the hitches of female entrepreneurs in the zone 'A' has been that female entrepreneurship is one of the major or tremendous contributors to the economy of Benue State in terms of economic growth, employment generation, poverty reduction, generating income to owners and employees as well as wealth creation. The choice of selecting 197 female entrepreneurs is justify by using Taro Yamen formula to draw up the sample size from the Total population of female entrepreneurs who registered with Benue State Ministry of Trade and Investment and who do business within the Zone 'A' Senatorial District of Benue state. Simple random sampling technique was deployed. Data collected were analyzed using simple percentage and the test of hypotheses using regression analysis with help of SPSS Version 25.

4.0 RESULTS AND DISCUSSION

4.1 Data Presentation and Analysis

Table 1. Respondents' Views on the Extent to which Lack of Proper Funding Affect Female Entrepreneurs in Zone 'A' Senatorial District of Benue State- Nigeria

Variables	Respondents	Percentages
To a great extent	160	81.3
To an average extent	20	10.1
To a low extent	10	5.0
To no extent	7	3.6
Total	197	100.00

Source: Field Survey, 2022

In table I above, 160 respondents representing 81.3% opined that lack of proper funding affect female entrepreneurs in Zone 'A' Senatorial District of Benue State- Nigeria. 20 respondents (10.1%) lack of proper funding to an average extent and have effect on female entrepreneurs in Zone 'A' Senatorial District of Benue State- Nigeria. 10 (5.0%) respondents were for low extent, and 7 respondents (3.6%) were for no extent. This shows that lack of proper funding affect female entrepreneurs in Zone 'A' Senatorial District of Benue State- Nigeria.

Table 2. Respondents' Views on the Extent to Which Limited Access to Training and Equipment Affect Female Entrepreneurs in Zone 'A' Senatorial District Of Benue State- Nigeria.

Variables	Respondents	Percentages
To a greater extent	147	74.6
To an average extent	30	15.3
To a low extent	17	8.6
To no extent	3	1.5
Total	197	100.0

Source: Field Survey, 2022

In table II above, 147 respondents representing 74.6% unanimously agreed that limited access to training and equipment is one of the hitches of being a female entrepreneur in zone 'A' Senatorial District of Benue State- Nigeria, 30 respondents (15.3%) were for to an average level, 17 respondents (8.6%) went for to a low extent, and finally, 3 respondents (1.5%) were for no extent. This means that limited access to training and equipment is one of the hitches of being female entrepreneurs in Zone 'A' Senatorial District of Benue State- Nigeria.

Table 3. Respondents' Views on the Extent to which Societal Norms and Traditions Form Part of the Hitches of Being a Female Entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria

Variables	Respondents	Percentages
To a greater extent	171	86.8
To an average extent	12	6.2
To a low extent	10	5.0
To no extent	4	2.0
Total	197	100.0

Source: Field Survey, 2022

In the table III above, 171 respondents representing 86.8% were of the opinion that societal norms and traditions form part of the hitches of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria, 12 respondents (6.2%) opined that to an average extent societal norms and traditions form part of the hitches of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria, 10 respondents (5.0%) opined to a low extent and 3 respondents (2.0%) went for to no extent. The implication is that societal norms and traditions form part of the hitches of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria.

Table 4. Respondents' views on the Extent to which Doubts about the Competence of Female Entrepreneurs are a Challenge of Being a Female Entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria

Variables	Respondents	Percentages
To a greater extent	169	85.8
To an average extent	15	7.6
To a low extent	10	5.0
To no extent	3	1.6
Total	197	100.0

Source: Field Survey, 2022

In the table III above, 169 respondents representing 85.8% were of the opinion that doubts about the competence of female entrepreneur is a challenge of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria, 15 respondents (7.6%) opined that to an average extent doubts about the competence of female entrepreneur is a challenge of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria, 10 respondents (5.0%) opined to a low extent and 3 respondents (1.5%) went for to no extent. The implication is that doubts about the competence of female entrepreneur are a challenge of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria.

H0₁: Lack of proper funding does not affect the performance of female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria.

4.2 Regression Analysis

Table 4.5a Model Summary for Lack of Proper Funding

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.824	0.679	0.652	3.001

Source: SPSS Output, 2022

Table 4.5b Coefficients for lack of proper funding

	Unstandardized Coefficient		Standardized Coefficient		
Model	B	Std Error	Beta	T	Sig.
1(Constant)	4.457	2.154		2.845	0.000
Funding	.484	.067	.294	.294	0.000

Source: SPSS Output, 2022

In table 4.5a, Adjusted R^2 is called the coefficient of determination and tells us how close the data are to the fitted regression line. Adjusted R^2 is 0.652 that is 65.2% of the variation in hitches of female entrepreneurs is explained by lack of proper funding. Whereas table 4.5b reveals that the relationship between lack of proper funding and female entrepreneurs is significant ($\beta = .294$, $t = .294$, $P < 0.05$). Thus, we reject hypothesis one and conclude that lack of proper funding has affect the performance female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria.

H0₂: There is no significant effect between limited access to training and equipment and the performance of female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria.

Table 4.6a Model Summary for Limited Access to Training and Equipment

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.884	0.782	0.762	2.864

Source: SPSS Output, 2022

Table 4.6b Coefficients for Limited Access to Training and Equipment

	Unstandardised Coefficient		Standardized Coefficient		
Model	B	Std Error	Beta	T	Sig.
1(Constant)	3.988	2.041		2.724	0.000
Training and Equip	0.418	.062	.488	1.041	0.001

Source: SPSS Output, 2019

In table 4.5a, Adjusted R^2 is 0.762 that is 76.2% of the variation in hitches of female entrepreneurs is explained by limited access to training and equipment. The Table 4.6b further reveals that the relationship between limited access to training and equipment and female entrepreneurs is significant ($b = .488$, $t = 1.041$, $p < 0.05$). Thus, we reject hypothesis two and conclude that there is significant effect between limited access to training and equipment and the performance of female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria.

H0₃: Societal norms and traditions have no significant effect on female entrepreneurs of Zone 'A' Senatorial District of Benue State.

Table 4.7a Model Summary for Societal Norms and Traditions

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.799	0.638	0.610	2.771

Source: SPSS Output, 2022

Table 4.7b Coefficients for Societal Norms and Traditions

	Unstandardised Coefficient		Standardized Coefficient		
Model	B	Std Error	Beta	T	Sig.
1(Constant)	3.964	1.998		2.464	0.000
Norms & Traditior	.394	.055	.799	.984	0.031

Source: SPSS Printout, 2022

In table 4.7a, Adjusted R^2 is 0.610, which is 61% of the variation in performance of female entrepreneurs are explained by societal norms and traditions. The Table 4.7b further reveals that the relationship between them is significant ($\beta = .799$, $t = .984$, $P < 0.05$). Thus, we reject hypothesis three and conclude that there is significant effect between societal norms and tradition and performance of female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria.

H04::Doubts about competence has no significant effect on the female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria

Table 4.8a Model Summary for Doubts about Competence

Model	R	R Square	Adjusted R Square	Std Error of Estimate
1	0.884	0.782	0.762	2.864

Source: SPSS Printout, 2022

Table 4.8b Coefficients for Doubt about Competence

	Unstandardised Coefficient		Standardized Coefficient		
Model	B	Std Error	Beta	T	Sig.
1(Constant)	3.988	2.041		2.724	0.000
Competence	0.418	.062	.488	1.041	0.001

Source: SPSS Output, 2022

In table 4.8a, Adjusted R^2 is 0.762, which is 76.2% of the variation in performance of female entrepreneurs is explained by doubts about competence. The Table 4.8b further reveals that the relationship between doubt about competence and performance sachet/bottle water companies is significant ($b = .488$, $t = 1.041$, $p < 0.05$). Thus, we reject hypothesis four and conclude that there is significant effect between doubts about competence and performance of female entrepreneurs of Zone 'A' Senatorial District of Benue State-Nigeria.

4.3 Discussion of Findings

From the analysis of data collected from respondents on whether lack of proper funding affect female entrepreneurs in zone 'A' senatorial district of Benue State- Nigeria. It is evident that lack of proper funding affects the participation of female entrepreneurs in Zone 'A' District of Benue State in no small measure. This finding corroborated that of (Kwesiga 1999; Ukommi& Agha 2016; Saito 1994) who found that in most cases, major institutional challenges to women's full participation in economic activities include though not limited to inadequate access to factors of production and trade, inability in accessing credit/financial facilities, lack of trading opportunities due to limitations of exposure to adequate resources, non-acquisition of skills and management expertise, limited access to appropriate technologies and social services. Without adequate collateral and good credit history, their ability to borrow from micro-financial institutions is impacted negatively. Liquidity becomes limited in supply and finance cannot move down the value chain to female entrepreneurs in rural communities and market women for the improvements of production and trade (Ikeduru, 2002) as well as growth and sustainability.

From the analysis of data collected from respondents that limited access to training and equipment is one of the hitches of being female entrepreneurs in Zone 'A' Senatorial District of Benue State- Nigeria. It is evident that limited access to training and equipment is one of the hitches of being female entrepreneurs in Zone 'A' Senatorial District of Benue State- Nigeria. The finding is supported by Adebayo (2015), who submitted that "poor access to financial resources, work-family interface, women's safety and gender-based problems, inadequate training, and inability to access relevant and vital information per type of business venture" as serious hitches to female entrepreneurs in Nigeria.

Also, from analysis of data collected from respondents that whether societal norms and traditions form part of the hitches of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria. It is found correct that societal norms and traditions form part of the hitches of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria. The finding is in agreement with that of Adebayo (2015) who posited that gender-based hitches and stereotyping that society imposes `on women: as wives, mothers, objects of reproduction, care-givers, should be family oriented and subservient to men, run family errands, should not be part of social networks nor engage in innovative and productive entrepreneurial activities; all act as limiting factors to successful business venturing for women-owned businesses.

The finding of the study on doubts about the competence of female entrepreneur is a challenge of being a female entrepreneur in Zone 'A' Senatorial District of Benue State- Nigeria revealed that, really people's doubts about female entrepreneur's competence to engage effectively in vigorous entrepreneurial tasks, therefore, sees no need to encourage such women entrepreneurs. The finding also concords with that of Okonu *et al.* (2011) researching about women entrepreneurs in FCT, Abuja, Nigeria, identified 'finance, low initial capital outflows, low customer base, none exposure to relevant information and professional guide, lack of family commitments, market fluctuations, piracy, changing

government regulations, inadequate infrastructure, and low perceptions from the public regarding their capabilities to be good venture operators as challenges facing women.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The findings showed that women entrepreneurs have not contributed significantly to the economic growth of Zone 'A' Senatorial District of Benue State due to numerous operational challenges experienced over the years. The public policies support put in place have not helped them either to overcome or surmount these challenges. It is however, a common knowledge in view of the study that women entrepreneurship is a pre-requisite for economic development and poverty reduction in any society. Women who are exposed to limitations involving socio-economic rights and privileges, experience lower social status within the society. They are subjected to harmful traditional practices in the attempt by husbands/partners to limit development of their potential, are no less necessary stake holders in driving the country's economy and development. They should there not be left out in this direction but be fully integrated into the formal economy notwithstanding these challenges.

5.2 Recommendations

Based on the findings of the study, the following recommendations were made:

1. Special microcredit programs should be established by government retail to assist women entrepreneur access credit facilities; the three tiers of government should provide tax relieve to women entrepreneurs in form of tax cut or tax rebate to help lessen multiple tax burden. Government should aggressively pursue provision of infrastructures such as water, electricity, roads and security to reduce costs of doing business in the state.
2. Capacity building programs should be put in place by the government and nongovernmental organizations on business management for women entrepreneurs in Zone 'A' Senatorial District of Benue state. Enterprise networks, NGOs and so on can provide advice, counseling and training for women entrepreneurs.
3. Government should put in place legislation that address women's right to ownership of landed property and other discriminatory practices that constitute operational challenge to women entrepreneurs in zone Senatorial district of Benue State.
4. The stereotyping cultural and general belief that women are the weaker sex and their place is in the kitchen as such lack the necessary courage, skills, knowledge and indeed, the ability to engage in productive and enterprising entrepreneurship should be discouraged. The utmost belief worth holding or recommended is that of 'what man can do woman can do even better'. If this spirit is instill in everyone, women will be accorded more their rightful place in the scheme of things as it affects entrepreneurship development and practice.

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