

**ASSESSMENT OF THE IMPACT OF ECONOMIC EMPOWERMENT  
PROGRAMME ON PERFORMANCE OF RURAL WOMEN ENTREPRENEURS  
IN JIGAWA STATE, NIGERIA**

**BY**

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REQUIREMENTS FOR THE AWARD OF DOCTOR OF PHILOSOPHY IN  
RURAL DEVELOPMENT**

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**JANUARY, 2022**

## **DECLARATION**

I hereby declare that this thesis entitled “**Assessment of the Impact of Economic Empowerment Programme on Performance of Rural Women Entrepreneurs in Jigawa State, Nigeria**” has been carried out by me in the Department of Geography and Environmental Management, Faculty of Physical Sciences, Ahmadu Bello University, Zaria, under the supervision of Prof. R. O. Yusuf, Prof. I. J. Musa and Dr. T. D. Bidoli. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this dissertation was previously presented for another degree or diploma at any University.

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## CERTIFICATION

The thesis entitled “**Assessment of the Impact of Economic Empowerment Programme on the Performance of Rural Women Entrepreneurs in Jigawa State, Nigeria**” meets the award of Doctor of Philosophy in Rural Development, of the School of Postgraduate Studies, Ahmadu Bello University, Zaria, and is approved for its literacy contribution to knowledge.

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## **DEDICATION**

This Thesis is dedicated to my loving mother Hajiya Hauwa Usman, my Late father Alhaji Abdullahi Shisu Mago and my brother Colonel Babandi Abdullahi Mago.

## ACKNOWLEDGMENTS

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## ABSTRACT

This study assessed the impact of economic empowerment programme (2008 – 2015) on performance of rural women entrepreneurs in Jigawa State, Nigeria. Primary data was collected from 405 respondents through the use of random sampling technique with the aid of a semi-structured questionnaire. The statistical tools used to analyze the data include; descriptive statistics; difference-in-difference analysis; cross-tabulation analysis; correlation analysis, Likert scale and regression analysis. Result from the study shows that (81%) of the women beneficiaries were married, with a mean age of 35 years, majority of the women beneficiaries had formal education. The study shows that close to (90%) of the sampled entrepreneurs reported strongly that skills acquisition component of the economic empowerment impacted positively on their enterprise performance, similarly about (89%) of them strongly agreed that capacity building had positive influence on their entrepreneurial venture performance, nearly (82%) of the sampled entrepreneurs strongly agree that a positive relationship exist between equipment provision and entrepreneurial performance. The difference-in-difference analysis revealed that the government economic empowerment programme impacted positively on the performance of the beneficiaries with (84.8%) increase in profit, (31.4%) increase in income level and (41.3%) increase in savings after the intervention. The multiple regression analysis revealed that, the coefficients of determination; age (0.302), level of education (0.271), improvement upon completion of training (0.288), additional equipment purchased (0.526), capacity building training (0.408) and marital status (– 0.143) were the major determinants of rural women entrepreneurial performance. The value of the F-Statistics is 149.637 indicating a positive influence of economic empowerment on entrepreneurial performance of rural women entrepreneurs in Jigawa State. Fifty-nine percent of the beneficiaries have fully utilized the additional funds they received to purchase additional materials needed for their business

improvement. On the beneficiaries' perception of the economic empowerment programme, (90%) of the sampled entrepreneurs from the three geopolitical zones in the State agreed that, there was neither sentiment or favouritism in selection of beneficiaries for the economic empowerment intervention, still, (47%) of the sampled entrepreneurs agreed that the government is the sole contributor to their success since it's the government that provided them with all the entrepreneurial skills, equipment and working tools as well as start-up grants, especially those from Jigawa central. Ninety-eight percent of the rural women entrepreneurs revealed that the total package they have received was not sufficient for their enterprise operation especially the cash advanced to them which was a major challenge on the operation of their enterprise. The study concluded that economic empowerment impacted positively on performance among rural women entrepreneurs in Jigawa State, Nigeria. The study recommends that Jigawa State government should re-introduce the programme with more improved packages within the State to promote rural women participation, especially to meet up with the drive in the country as well as global entrepreneurial settings.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background to the Study

Women constitute half of the world's population, yet majority of them do not have access to economic empowerment programme for wealth creation and economic enablement(United Nations Development Fund for Women [UNIFEM], 2012). In Nigeria, women play a vital role in the economic development of their households and communities, but unlike other lower income countries, they are subjected to gender-related discriminations which include economic disadvantages (Iganiga, 2008). Issues of women entrepreneurs in lower middle-income economies is fast becoming an important sector both as an employer and revenue generating sector which increases Gross Domestic Product (GDP) of a country (Ademokun & Ajayi 2012; Ogundele, Idris & Ahmed-Ogundipe, 2014).

According to UNIFEM(2012), economic empowerment is gaining the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life. Empowerment is about change, choice, and power. It is a process of change for which individuals or groups with little or no power acquire the ability to make choices that affect their lives.

Economic empowerment is not new to the people living in rural communities of Jigawa State, Nigeria. There have long been many sources of traditional economic empowermentavailable to promising entrepreneurial ventures, such as *Asusu*, *Adashe*, Family Fund Pool and the activities of the money lenders among others that empowered users, especially women. The system encourages savings and accessing small loans from individuals, friends or relatives, money lenders and groups, within the context of self –

help to start different forms of entrepreneurial ventures (Ogundele, Idris & Ahmed-Ogundipe, 2014).

An entrepreneur according to Hisrich (1990) is characterized as “someone who demonstrates initiative and creative thinking, is able to organize social and economic mechanisms to turn resources and situations to practical account, and accepts risk and failure”. Furthermore, “entrepreneur is an innovative agent, who introduces something new into the economy - a new method of production or a new product, a new source of material or new markets. An entrepreneur’s function is to revolutionize the pattern of production by exploiting an invention or introducing an untried technological possibility for producing a new commodity” (Schumpeter, 1934). According to Rushid (2014) woman entrepreneur is defined as a woman or group of women who initiate, organize and run a business enterprise.

In recent times, entrepreneurship development and practice became widely accepted and recognized in rural communities. Government in Nigeria through various economic empowerment programmes and policies have tried to encourage entrepreneurial practices among its citizenry. Such efforts gave rise to the establishment of formal credit institutions (like the Microfinance Banks, Community and Peoples’ Banks, and the interventions of governments and international donor agencies such as Nigerian Incentive Based-Risk Sharing System for Agricultural Lending (NIRSAL), International Fund for Agricultural Development (IFAD), Department for International Development (DFID), World Bank (WB) and African Development Bank (AfDB) to make available financial services to low income clients or solidarity lending groups that lack access to formal banking and related services.

Women entrepreneurs particularly in rural areas have not been full beneficiaries of such institutions owing to their inability to raise collateral securities to guarantee the loans, despite their critical role in the economic development of their families and the nation at large (Marjory, Cainan, Fredrick, David, Simeo & Patrick 2013).

In rural part of North-Western Nigeria and particularly, in Jigawa State, the entrepreneurial activities engaged by women are mostly informal. The reason is largely associated with the fact that informal sector is easy to enter and open to all categories of people wishing to participate in any business enterprise found within the communities. Furthermore, the sector is characterized by family ownership of enterprise, labour intensive technique of production and heavy reliance on indigenous resources. They can also conveniently combine their entrepreneurial activities with domestic responsibilities and it does not generally require large capital to establish most of the business in the informal sector (Taiwo, Agwu, Adetiloye & Afolabi, 2016).

There have been some economic empowerment interventions instituted by federal government and donor agencies targeting women in Nigeria including Jigawa State, yet the State government in 2008 established Ministry of Economic Empowerment (MOEE) to fill in the empowerment gaps by targeting the youths mostly the school dropout, the physically challenged person and the rural women, that lack access to financial resources.

The economic empowerment programme targeted 135,000 beneficiaries from the 27 local government across the State, to be trained over a span of eight years, that is 2008 – 2015 to economically empower them. The ministry had six skills acquisitions centres, spread across the three senatorial zones of the State. The centres are equipped with the necessary infrastructure for the training of unemployed youths, women and the physically challenged

in various trades such as carpentry, welding, metal works, plumbing, electrical. Others includes tailoring, fashion and designing, horse decoration, tie and dye, knitting as well as leather works in shoes and bags among others. During the training sessions, each centre mobilizes and trains a specific number of beneficiaries not exceeding 1000, in trades of their choices. The training is simultaneously run in all the centres across the state, the duration for training is a minimum of 3 months and a maximum of 6 months, depending on the trade. No certificate is issued to the beneficiaries on completion. Equipment/ tools, machines and other related materials needed for each trade including the start-up capital of ten thousand naira (N10,000) is given to the beneficiaries, only after satisfactory completion of the 1 - 3 months mandatory master craftsman training attachment. This way, the beneficiaries are expected to have mustered both practical and theoretical skills required for their trade.

From the creation of the ministry up to 2011, economic empowerment by way of equipment provision, skills acquisition and cash advance, were provided to more than sixty thousand (60,000) beneficiaries across the State. The available data reveals that about 35,000 of the beneficiaries were women, engaged in micro entrepreneurial activities in tailoring, tie and dye, knitting, shoes and bags production and horse decoration (MOEE, 2012b).

In June 2012, an assessment was conducted by the Jigawa State Government, by a team of experts drawn from the civil service and the academia to ascertain the status of the beneficiaries operating in different entrepreneurial ventures across the rural communities in the State, the outcome of the survey reveals that only 27,000 women beneficiaries were found to be in operation. Significant proportion of them had their equipment/tools maintained, but with less than 30% of the start-up fund remaining, about 20% of the

beneficiaries had recorded an impressive success story, with all the indicators of enterprise performance prevailing (MOEE, 2012a).

Following the outcome of the survey, the Jigawa State Government in 2012, provided an additional intervention by way of cash advance to the tune of Two Hundred and Seventy Million Naira (N270,000,000) to the 27,000 women that were found to be in operation; at Ten Thousand Naira (N10,000) per beneficiary across the State. Their capacities were also built for 2 weeks to up-date and up-scale their knowledge on how to judiciously manage the funds, keep records, improve savings and investment, improve production and sales, etc. (MOEE, 2012b). The additional financing was primarily to: (i) provide additional access to finance for the rural women entrepreneurs (ii) facilitate the expansion of the rural women enterprise so as to create more employment opportunities, and (iii) ensure the sustainability of the enterprises among rural women entrepreneurs. The programme was truncated by change of administration in 2015. This study therefore seeks to establish the impact of economic empowerment programme 2008 – 2015 on performance of rural women entrepreneurs in Jigawa State.

## **1.2 Statement of the Research Problem**

Up till date, most of the businesses in rural communities of Jigawa State lacked access to basic financial services that could enable them make higher profits and income. Studies found that participation in microcredit programmes have resulted in women's socio-economic empowerment (Mayoux, 2001, Abedin & Moula, 2013, Norwood, 2014), and most women not enjoying the benefits of economic empowerment programme interventions fall under informal sector with most of them involving in small business to earn little income to support their families.



The Government of Jigawa State recognizes that rural women have fewer economic opportunities, suffer inadequate access to public financial services, as well as being excluded from socioeconomic decision – making process. This has a “knock-on effect” on households, communities and the wider society. The government has also recognized that to achieve broad-based development the women may require targeted interventions, such as the economic empowerment. The economic empowerment intervention, specifically in 2012, captured 27,000 women entrepreneurs whose enterprises were sustained from 2008 to 2011 and the sum of ten thousand naira (N10, 000) only was advanced to each of them. The outcome of the financing was expected to empower significantly the women entrepreneur beneficiaries in rural communities of Jigawa State; especially in terms of the profitability, income generation, savings, growth&expansion and employment generation of their enterprises. However, experiences and observations on the programme are showing unclear results as majority of the women entrepreneurs in the study areas are still operating at micro level. There is a need, to understand the economic and social changes attained by women beneficiaries in such an environment.

Most of the literature reviewed on women entrepreneurs and economic empowerment such as that of Eze, Emenyonu, Henri-Ukoha, Oshaji, Ibeagwa, Chikezie, and Chibundu (2016) who examined women entrepreneurs’ access to economic empowerment through microfinance bank credit in Imo State, Nigeria; Birhanu and Kinde (2016) who studied the effect of microfinance interventions on women entrepreneurs’ performance in Gondar district of Ethiopia; Uwantege and Mbabazi (2015) who assesses the impact of women economic empowerment projects on their socio-economic development considering Agaseke project in Rwanda; Kinyua (2014) who studied factors affecting the performance of small and medium enterprises in the Jua Kali Sector in Nakuru town of Kenya; Botha

(2006) who measured the effectiveness of the women entrepreneurship programme, as a training intervention, on potential, startup and established women entrepreneurs in South Africa; and Lerner, Brush and Hisrich (1997) who studied Israeli women entrepreneurs: An examination of factors affecting performance. All these studies did not focus on government sponsored economic empowerment programme and the performance of rural women entrepreneurs.

The outcome of the economic empowerment programme (2008 – 2015) was expected to have drastically changed the economic status of the women beneficiaries but unfortunately, daily experiences and observations shows that the number of operational Micro-finance banks in the State that were expected to have improved as a result of the rural women participation in the economic empowerment programme have now reduced from 18 in 2012 to only 6 as at 2019. Majority of the women entrepreneurs in the study areas are yet to graduate from micro level to small or medium enterprise. And it is also observed that, majority of them are still operating the old practice of their traditional sourcing of finance, such as the *Asusu*, *Adashe*, borrowing from friends, relatives and money lenders. The question is what could have been responsible for such a trend? Is it that, the economic empowerment programme did not provide sufficient fund to satisfy the financial needs of the women entrepreneurs? Or is the method of disbursement of the funds associated with flaws? Are the skills acquired and that of the master craftsman attachment training not sufficient? Is it that the beneficiaries did not adequately utilize the funds? Could it be that the beneficiaries have a wrong perception on government intervention programmes? These puzzling questions constitute gap in our knowledge and the study intends to fill this gap by answering the following research questions.

- i. What are the rural women entrepreneurs' perceptions towards government empowerment programmes in Jigawa State?
- ii. To what extent have rural women entrepreneurs appropriately utilized the funds disbursed to them?
- iii. What is the financial and non-financial performance of the rural women entrepreneurs before and after the intervention?
- iv. What is the effect of economic empowerment programme on performance of the rural women entrepreneurs in Jigawa state?
- v. What are the problems facing rural women entrepreneurs in the economic empowerment programme implementation?

### **1.3 Aim and Objectives of the Study**

The aim of the study is to assess the impact of economic empowerment programme (2008 – 2015) on the performance of rural women entrepreneurs in Jigawa State, Nigeria. However, the specific objectives of the study are to:

- i. examine the rural women entrepreneurs perception of government empowerment programmes;
- ii. determine the extent of utilization of government economic empowerment by rural women entrepreneurs;
- iii. examine the financial and non-financial performance of the rural women entrepreneurs before and after the intervention;
- iv. examine the effect of economic empowerment programme on performance of the rural women entrepreneurs in Jigawa state; and
- v. examine the challenges facing rural women entrepreneurs in the economic empowerment programme implementation.

#### **1.4 Research Hypothesis**

**H<sub>0</sub>:** there is no significant relationship between economic empowerment and the performance of rural women entrepreneurs in Jigawa state.

#### **1.5 Scope of the Study**

The study is concerned with the assessment of the economic empowerment programme of Jigawa State (2008 – 2015) but is limited to the performance of rural women entrepreneurs in the State. The economic empowerment programme covered women beneficiaries across the State, but to ensure that core rural areas are considered, only beneficiaries from communities outside the Local Government Headquarters were covered in the study. The content scope covers the effect of economic empowerment on the beneficiaries' performance in terms of income generation, profitability, growth and expansion as well as employment generation, including the examination of both financial and non-financial performance and the extent to which they utilized the content of the programme. Others were the examination of beneficiaries' perception and the problems encountered by the women entrepreneurs.

#### **1.6 Significance of the Study**

The study intends to establish the relationship between economic empowerment and performance of rural women entrepreneurs of Jigawa State. The findings would therefore, help to objectively reveal the relationship between economic empowerment and performance of rural women entrepreneurs of Jigawa State and to help policy makers at all levels of government to benefit from the information to be gathered from the study. These are important in policy formulation and programme design, particularly to enhance rural livelihoods as well as policies and programmes relating to economic empowerment. In

addition, this could bring comprehensive knowledge of the performance of such interventions to understand whether or not the programme initiated by the government has achieved the desired objectives.

Institutions like DFID, USAID, among others with rural finance interest will also benefit from the findings, as it will guide them appropriately on how and where to channel their resources. Further, the study will serve as a reference material for further researches on rural finance, entrepreneurship, economic empowerment and all other forms of poverty reduction programmes, and serve as a source of literature.

## **CHAPTER TWO**

### **CONCEPTUAL, THEORETICAL FRAMEWORK AND LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents the conceptual, theoretical and literature review on the issue under study. It focuses on the key concepts, definitions, theoretical, analytical and empirical analysis, variables and the relationship between the variables and other issues pertaining to women empowerment.

#### **2.2 Conceptual Framework**

##### **2.2.1 Economic Empowerment**

The term empowerment is the process of increasing capacity of the poor people, excluded and disadvantage groups to make choices and to be able to use it to realize desired outcomes. It is about the extent to which some categories of people (including women) are able to control their own destinies, even when the people with whom they interact oppose their interests (Mason, 2005). To this end, economic empowerment brings people on the outside of a decision process into it (Cheston and Kuhn, 2002). It is the ability to obtain an income that enables participation in economic decision making. Individual become empowered when they obtain, the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources (Rowlands, 1997).

According to United Nations Development Fund for Women [UNIFEM] (2012), economic empowerment is gaining the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life. Empowerment is about change, choice, and power. It is a

process of change by which individuals or groups with little or no power acquire the ability to make choices that affect their lives.

Conventionally, the term economic empowerment has four different dimensions of empowering an individual. These include cash advancement, equipment provision, skill acquisition and capacity building. The individual is said to be empowered when he/she enjoys one, two, three or four of the aforementioned dimensions.

According to Idoko (2014), skill acquisition is defined as “the form of training by individuals or group of individuals to acquire knowledge for self-sustenance. It involves the training of people in different fields of trade under a legal agreement between the trainers and the trainees for certain duration and under certain conditions”. Ochiagha (1995) defined skill acquisition as the process of demonstrating the habit of active thinking or behaviour in a specific activity. The author further stated that skill acquisition is seen as the ability to do or perform an activity that is related to some meaningful exercise, work or job. Ochiagha maintains that for skill to be acquired, appropriate knowledge, attitudes, habits of thought and qualities of character are learnt to enable the acquirer develop intellectual, emotional and moral character which prepares such person for a brighter future.

The United Nations Committee of Experts on Public Administration (UNCEPA) (2006) defines capacity building as "the process by which people, organizations and society systematically stimulate and develop their capability over time to achieve social and economic goals, including through improvement of knowledge, skills, systems, and institutions – within a wider social and cultural enabling environment." Furthermore, capacity building (or capacity development) is the process by which individuals and

organizations obtain, improve, and retain the skills, knowledge, tools, equipment and other resources needed to do their jobs competently or to a greater capacity (larger scale, larger audience, larger impact, etc).

Women economic empowerment according to World Bank (2009) focuses principally on market that is, "...making markets work for women and empowering women to compete in markets". Access to markets is important because inequality prevents women from having desired access to productive resources and economic opportunities. Much later, The Swedish International Development Cooperation Agency [SIDCA] (2015) conceptualized women economic empowerment to go beyond the market and also encompasses change in relation to access and control over critical economic resources and opportunities. It also addresses the need to eliminate structural gender inequalities in the labour market and reduce women's unpaid work.

### **2.2.2 Women Entrepreneur**

Entrepreneur is an innovative agent, who introduces something new into the economy - a new method of production or a new product, a new source of material or new markets. An entrepreneur's function is to revolutionize the pattern of production by exploiting an invention or introducing an untried technological possibility for producing a new commodity (Schumpeter, 1934).

Rushid (2014) defined woman entrepreneur as a woman or group of women who initiate, organize and run a business enterprise. According to Vendorlack (2001), women who innovate, imitate or adopt a business activity are called women entrepreneurs. In many parts of rural Nigeria, most women are micro entrepreneurs.



There is no universal definition of micro and small enterprises since the concept reflects the level of development of a particular country (United Republic of Tanzania [URT], 2003). However, in defining micro and small enterprises the most frequently used indicators are amount of capital investment, number of employees and sales volume (Mbilinyi & Shundi, 1999; URT, 2003).

Specifically, micro-enterprises comprise the sub-sector of the smallest units within the small and medium enterprises sector (Levitsky, 1993). According to Otero (1987), a micro entrepreneur is a person who began and owns a business employing no more than five (5) persons. In their study on gender patterns in Tanzanian micro and small enterprises, Mbilinyi and Shundi (1999) defined micro-enterprises as those employing 1-5 paid or unpaid employees including the owner.

As for the purpose of this study, microenterprises are those businesses operated by a woman characterized by smaller investment period and use of indigenous and local resources to meet local demands. The selected women entrepreneurs became owner-managers, that is, women micro entrepreneurs who start, operate and control their businesses. This conceptual clarification is considered important because the study focuses on women entrepreneurship and their performance within a local setting of rural environment.

### **2.3 Conceptual Model**

The research was modified and developed using the conceptual framework of Ekpe, Mat & Razaq (2010). The rationale for using the framework was that it links both government economic empowerment programmes and the performance of women entrepreneurs, as

well as providing relevant insight into various indicators of performance of women through government economic empowerment intervention.

To sum up the conceptual framework, the study seeks to establish a causal link between economic empowerment and the performance of rural women entrepreneurs in Jigawa State. This study conceptualizes the key variables as seen in Figure 2.1.

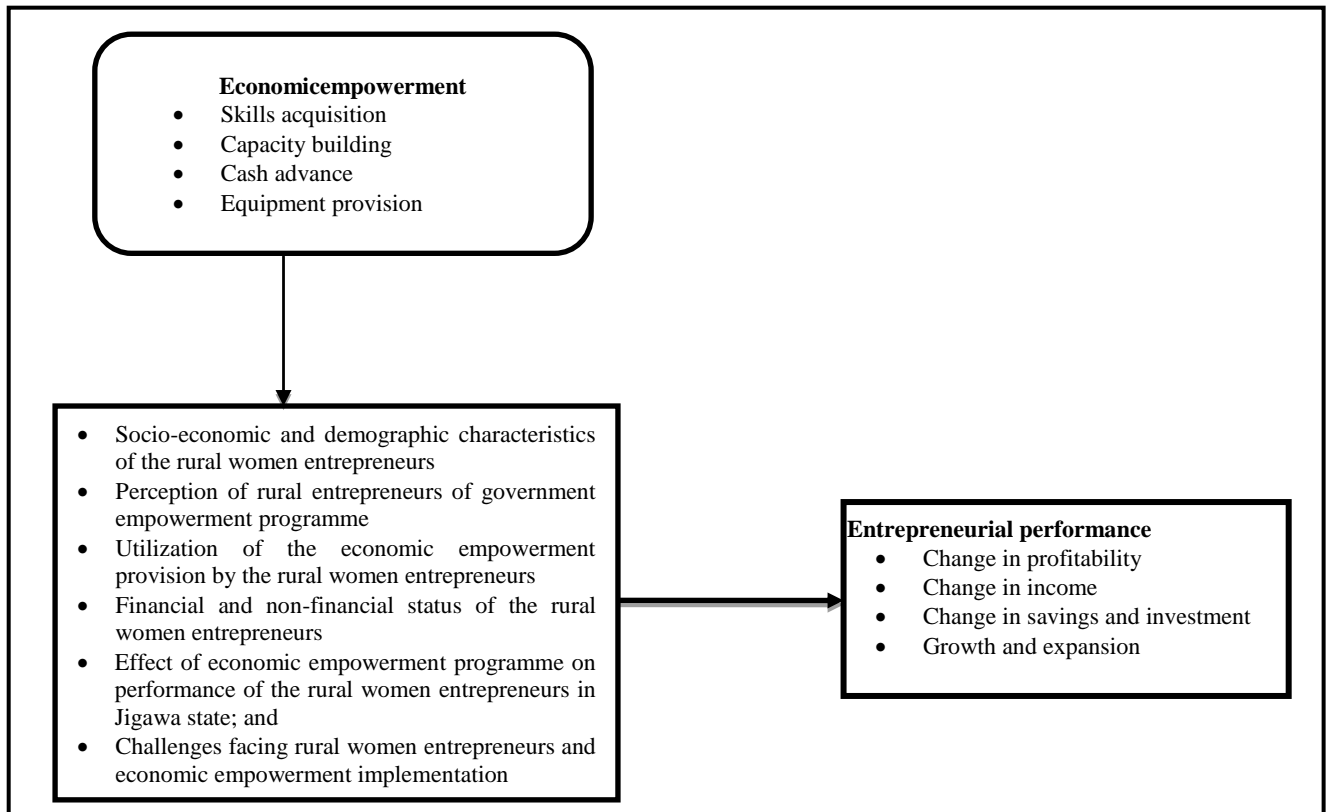


Figure 2.1: Conceptual Model describing impact of economic empowerment on performance of rural women entrepreneurs

Source: Adapted from Ekpe, Mat & Razaq (2010)

The structure of the model, provides that exposure to economic empowerment services such as cash advance, capacity building and skills acquisition, of an entrepreneur, will initialize or up-scale the entrepreneurial activity in terms of increase production and volume of sales, increase in savings and investment as well as creation of opportunities for employment. The outcome of which will impact positively on the enterprise performance

in terms of profitability, income, savings, investment, growth and expansion of the enterprise.

## **2.4 Theoretical Framework**

This study focuses on four (4) contrasting theoretical approaches to economic empowerment and rural women's entrepreneur performances. These are the financial self-sustainability approach, the expectancy theory, the entrepreneurship theory and the empowerment theory.

### **2.4.1 The Financial Self-Sustainability Theory**

The financial self-sustainability theory (also referred to as the financial systems approach or sustainability approach) propounded by Rhyne and Otero (1994) underlies the models of microfinance which was promoted since the mid-1990s by most donor agencies and the Best Practice guidelines for empowerment promoted in publications by USAID, World Bank and UNDP. The ultimate aim is large programmes which are profitable and fully self-supporting in competition with other private sector banking institutions and able to raise funds from international financial markets rather than relying on funds from development agencies. The main target group, despite claims to reach the poorest, is the 'bankable poor': small entrepreneurs and farmers.

This theory is related to the 'financial systems approach' which offers a commercial – oriented and a minimalist package of financial services for economically active poor (Kabeer, 2005). It includes neo-liberal development model which supports the provision of credits to women as a tool for their empowerment, especially economic empowerment (Basu, 2008). Economic empowerment is defined in this model as expansion of individual choice and capacities for self-reliance (Mayoux, 1998). It underlies the models of microfinance promoted since the mid – 1990s by most donor agencies and the Best

Practice guidelines promoted in publications by USAID, World Bank, UNDP and CGAP (Mayoux, 2006). Its main policy focus is the financially self-sustainable microfinance programmes which increase access to micro-finance services to large numbers of poor people, especially the women entrepreneurial poor who are the key targeted group (Mayoux, 2006). Women are targeted in this regard because of the high female repayments rates and the contribution of women's economic activity to economic growth.

Moreover, the main assumption of this model is that access to Microfinance services will automatically lead to economic performance without other complementary interventions or change in the macro-economic growth agenda through enabling women's decisions about savings and credit use, enabling women to set up microenterprise, increasing incomes under their control. It is also assumed that this increased economic performance will lead to increased well-being of women and also to social and political empowerment (Mayoux, 2006).

Despite that the model is widely accepted, for decades by policy makers, researchers, and the general public, both the term and the concept are problematic. In the literature critiques focus primarily on two overlapping areas: (1) self-sufficiency is difficult to define and thus even more difficult to evaluate and (2) the term is itself limited, unattainable, and insufficient for policymaking. Bratt and Keyes (1997) add that the term and its concomitant policy approach suggest that people who are not "self-sufficient" are somehow "insufficient." They also note that the term implies that individuals who receive government assistance need no support once they leave the welfare system.

### **2.4.2 Expectancy Theory**

The Expectancy Theory is credited to the work of Victor Vroom (1964) which integrates many of the elements of the needs, equity and reinforcement theories (Gordon et al., 1990). Expectancy theory holds that people are motivated to behave in ways that produce desired combinations of expected outcomes (Kreitner & Kinicki, 1998). Vroom's Expectancy Theory tries to explain the motivated behavior as goal oriented. He argues that people tend to act in a hedonistic way (Vroom, 1964) preferring the actions that will bring the highest subjective utility. Essentially, the expectancy theory argues that the strength of a tendency to act in a certain way depends on the strength of an expectation that the act will be followed by a given outcome and on the attractiveness of that outcome to the individual (Robbins, 1993).

The expectancy theory posits that individuals have different sets of goals and can be motivated if they have certain expectations. This theory is about choice, and explains the processes that an individual undergoes to make choices. Expectancy theory as a motivation theory first proposed by Vroom (1964), who hypothesizes that in order for a person to be motivated, effort, performance and opportunity must be connected. Vroom realized that an employee's performance is based on individual factors such as personality, skills, knowledge, experience and abilities. This narration is similar to the performance of rural women entrepreneurs who received funds to boost their enterprise.

Expectancy is what one awaits related to the individual effort. Expectancy expresses the success chances that depend on one's abilities in order to reach performance. An individual will be more willing to engage in work if he believes that his effort will assist in attaining performance. Expectancy is important because it assumes that behavior depends on a self-estimation of being able to achieve the valued goals (Petri, 1991). A self-

confident person will have greater expectancies than one who does not believe in his/hers own abilities, is not well prepared for work or has encountered failure in accomplishing a certain task. In addition, a person who sees no link between effort and performance will have zero expectancy (Gordon, Mondy, Sharplin, & Premeaux, 1990). As a probability, expectancy may vary between 0 and 1, from no chance at all to absolute certainty (Buchanan & Huczynski, 1985).

Appropriate use of acquired resources through good business strategy and organizational design could lead to high business performance (Koontz & Weihrich, 2006). Financial management theorists believe that funds could only be sourced to finance a predetermined project, business or contract (VanHorne, 1980), as such, micro-finance could only lead to business performance when there is the tendency that sales volume increased, engaging in new business from the proceeds of the current business or business expansion (Antonicic, 2003).

Expectancy can be influenced by several factors (Eraly, 2009) such as self-esteem, others' esteem regarding one person's abilities, colleagues/superior support, competencies and abilities as a result of work experience, clarity of goals regarding performance, resources availability (an organization/institution could influence the expectancy through the lack of resources needed by the employee for doing his/her job).

The expectancy theory indicates only the conceptual determinants of motivation and how they are related and does not provide specific suggestions on what motivates organizational members (Luthans, 1989). Eraly (2009) states, the model does not refer to motivation in general, but to the motivation of doing something (in our case entrepreneurs' work motivation). This is among the reasons why the theory is not considered as popular

as some of the content theories (for example Maslow's or Herzberg's). Yet its applicability is demonstrated by the numerous studies the literature provides us with. Therefore, this study employs this theory in explaining the impact of micro-financing on the performance of rural women entrepreneurs in Jigawa state, Nigeria because limited studies are available in this area.

### **2.4.3 Entrepreneurship Theory**

This theory was contributed to by different scholars aiming at determining how microfinance affects various economic empowerments of women entrepreneurs. The theory had its base from the works of Schumpeter (1934) who sees entrepreneur as an innovative agent, who introduces something new into the economy - a new method of production or a new product, a new source of material or new markets. However, in this study, Entrepreneurship theory of Shane (2005) as described in Ekpe, Mat & Razaq (2010) is adopted. The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Other elements of the theory include self-employment, business operation and performance. The theory highlighted four operational measures of performance which are survival, growth, profitability/income, and experiencing initial public offering. Survival refers to continuation of entrepreneurial activity while growth refers to increase in the venture's sales and employment. Profitability refers to surplus of revenue over cost while experiencing initial public offer refers to the sale of stock to the public (Shane, 2005).

Opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently, their welfare (Shane, 2005; North, 1990). Entrepreneurs' ability to identify and tap such opportunities differs among entrepreneurs. It also depends on their ability to

access information and willingness to act upon the information in terms of risk; that is their attitude (Shane, 2005). Individual attributes affect discovery of entrepreneurial opportunity. It is made up of psychological and demographic factors such as motives, attitude to risk, education and training, career experience, age and social status.

Changes in business environment such as economic, financial, political, legal and socio-cultural factors also affect discovery of opportunity. For example, income level of the entrepreneur, capital availability, political stability, law as concerning private enterprise and property rights, and desire for enhanced social status by the entrepreneur could affect discovery of entrepreneurial opportunity. Type of industry also affect opportunity discovery. Industrial sectors such as distribution, manufacturing, agriculture, catering and business services are more attractive to entrepreneurs (Brana, 2008; Carter & Shaw, 2006; Gatewood, Brush, Carter, Greene & Hart, 2004; Riding, 2006; Stohmeyer, 2007). The concentration of industries in a particular location could also influence discovery of entrepreneurial opportunity by those in that location (Shane, 2005). Evaluation of the identified opportunity is another stage in the entrepreneurial process, and appropriate decision at this stage leads to the decision to exploit the opportunity (Shane, 2005). The decision to exploit the opportunity depends on the intention of the entrepreneur, and the appropriate measure of entrepreneurial decision-making is intention which leads to recognition of entrepreneurial opportunities (Shane, 2005), hence performance increased. Exploitation and utilization of the opportunity depends on the entrepreneur's level of education, skills or knowledge acquired through work experience, social networks, credit, and cost-benefit analysis of the business (Shane, 2005).



#### **2.4.4 Empowerment Theory**

Empowerment is a construct that links individual strengths and competencies, natural helping systems, and proactive behaviors to social policy and social change (Rappaport, 1984). Empowerment theory, research, and intervention link individual well-being with the larger social and political environment. More so, empowerment is the art of providing people with responsibility and authority to make decisions regarding all aspects of their self and community development. It increases the power of equality among the rural populace and enhances better productivity.

Theories of empowerment include both processes and outcomes, suggesting that actions, activities, or structures may be empowering, and that the outcome of such processes result in a level of being empowered (Swift & Levin, 1987). Both empowerment processes and outcomes vary in their outward form because no single standard can fully capture its meaning in all contexts or populations (Rappaport, 1984). A distinction between empowering processes and outcomes is critical in order to clearly define empowerment theory. Empowering processes for individuals might include participation in community organizations.

According to Fetterman, Kaftarian, and Wandersman (1995) empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. This transition can manifest itself in an improvement in the perceived ability to control, as well as in an improvement in the actual ability to control. Empowering is a process of giving power to people. This process will help people to improve their self-reliance feeling and prevail on inability and distress of oneself. Empowerment leads to inner motivation mobilization of people. (Mehdi, 2004)

Solomon (1976) defined empowerment as a process whereby individuals are made to engage in activities that aim at reducing the powerlessness that has been created through negative valuation based on membership of a stigmatized group. This theory is very important to this study because women as a group have been marginalized and are a disempowered group in the society. Empowerment theory proposes strategies for reducing the marginalization and inequity in society. It demands for capacity building, awareness creation through sensitization and skill development to improve the status of the marginalized. Batliwala (1994) in support of empowerment theory argues that empowerment should center on the control over material assets, intellectual resources and ideology. The material asset over which control can be exercised may be physical, human, or financial such as land, water, forest, people's bodies and labour, money and access to money. Intellectual resources include knowledge, information, and ideas. Control over ideology signifies the ability to generate, propagate, sustain and institutionalize specific sets of beliefs, values, attitudes and behaviour, virtually determining how people perceive and function within given socio-economic and political environment. According to Batliwala, these can be achieved by challenging the patriarchal ideology, male domination and women's subordination; to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality.

Solomon (1976) is usually associated with the empowerment theory. According to him, the main assumption of this theory is that personal, interpersonal and environmental resources are needed to increase and improve the skills, knowledge and motivation of people to achieve social roles. Solomon (1976) is of the view that lack of these personal, interpersonal and environmental resources leads to powerlessness. Solomon argues that denial of access to resources needed for good health, sources of learning and interpersonal

skills and valued social roles produces powerlessness and undermine the competent functioning of group or individuals.

The process of empowerment must thus address all relevant structures and sources of power. Since the causes of women's inferior status and unequal gender relations are deeply rooted in history, religion, culture, laws and legal systems, social attitudes and political institutions, the solution to women's subordination must therefore penetrate deeply into the relevant structures and ideologies. Nelly Stromquist also developed a model in support of the empowerment theory. Stromquist (1995)'s model of empowerment posit that empowerment should focus on the process of changing the distribution of power both in interpersonal relations and in institutions throughout the society. Family practices, religious myth, the social division of labour, the sexual division of labour, marriage customs, the educational system and civil laws according to this model, combine to produce hierarchies in gender relations in the society. According to this model, a full process of empowerment therefore must include cognitive, psychological, political and economic components.

The cognitive component refers to women's understanding of their conditions of subordination and the causes of such conditions at both micro and macro levels of society. It involves acquiring new knowledge to understand the patterns of behavior that create dependence, interdependence and autonomy within family and society at large. The psychological component includes the development of feelings that women can act at personal and societal levels to improve their conditions as well as the formation of the belief that they can succeed in their change efforts. The political component of empowerment entails the ability to organize and mobilize for social change. This means that an empowerment process must involve individual awareness and collective action to

attain social transformation. The economic component of empowerment emphasizes that women be able to engage in a productive activity that will allow them some degree of financial autonomy no matter how small. Income generating programmes are important in the empowerment of women. These components of empowerment as stated by Stromquist are needed to enhance and advance women's status in the society.

## **2.5 Empirical Review**

### **2.5.1 Socio-economic and Demographic Characteristics of Women Entrepreneurs**

Many researches conducted on the socio-economic and demographic characteristics of women entrepreneur reveal that, the performance of their enterprise especially in rural areas do not compare well as much as their male counterparts due to many factors. Few of these factors are the lack of access to loans/credits due to lack of collaterals, low sales turnover, profit and employment generation among many others. Hence, the womenfolk and other organizations concerned with women welfare are fearful of these trends.

Eze, Emenyonu, Henri-Ukoha, Oshaji, Ibeagwa, Chikezie, and Chibundu (2016) examined women entrepreneurs' access to economic empowerment through microfinance bank credit in Imo State, Nigeria to determine the socioeconomic characteristics of women entrepreneurs from 2009-2013 and their repayment performance. Descriptive and logit analytical tools were employed on 80 beneficiaries and 71 non-beneficiaries selected from the community with the aid of questionnaire. The mean age of both beneficiaries and non-beneficiaries fell within the productive age range of 42 and 39 years respectively. Their study reported that respondents were middle aged entrepreneurs who are still physically active, vibrant, dynamic and are more likely to adopt innovations better and faster than their older counterparts which increases their performance greatly.

Ayevbuomwan, Popoola and Adeoti (2017) assess the empowerment status of women in rural Nigeria using the multidimensional poverty measure approach and logit regression, reported that the multidimensional women disempowerment index was 0.427, meaning that approximately 43% of the rural women were disempowered. The study reveal that some factors such as the age of the rural women and that of their husband, the employment status of the rural women whether skilled or unskilled increases the probability of empowerment, but other factors like gender of the household headship, the size of the household, location of settlement as well as employment in agriculture and allied sector decreases the probability of women economic empowerment.

Lerner, Brush and Hisrich (1997) using descriptive statistics conducted a study on Israeli women entrepreneurs based on some identified factors that affects performance which they described as motivation, level of education and environmental influence. The study revealed further that majority of women entrepreneurs in Israel as revealed by the descriptive statistics are married, and were mothers of two or three children, and are of an average age of over 50 years.

Marlow, Henry and Carter (2009) have found that the growth and performance of women-owned enterprise based on sample of countries differs. In United Kingdom for example, the performance tends to be weaker compared to male-owned enterprise in terms of the indicators of measuring enterprise performance such as turnover, profit and job creation. Marlow, Henry & Carter (2009) added that women-owned enterprise is often smaller, younger and achieving a lower level of performance.

The work by Uwantege and Mbabazi (2015) assessed the impact of women economic empowerment projects on their socio-economic development considering Agaseke project

in Rwanda. Their research was conducted in three districts of Kigali and employed both qualitative and quantitative methods to obtain reliable data using structured questionnaires. The findings reveals that Agaseke project played a significant role in improving the socio-economic development of women; through the provision of various materials and non-materials support to women, particularly the poor, Agaseke project enables women to be self-employed. Consequently, women have managed to increase their incomes as well as improving their socio-economic standing after their participation in the project. Hence, Agaseke project has positive impacts on improving the women's basic needs, at the household level and community as well. In all, participation in Agaseke project has contributed to socio-economic development of women as project beneficiaries.

Neena (2010) reported that, in spite of the chronic socio-economic constrains in rural areas, self-help groups have contributed significantly to the empowerment of women which are reflected in their improved status in the family, improved communication skills, awareness about financial transactions and participating in income generating activities. Neena (2010) added that self-help groups are bold enough to address the structural inequalities which women are suffering.

Birhanu and Kinde (2016) studied the effect of microfinance interventions on women entrepreneurs' performance in Gondar district of Ethiopia, where they see empowering women entrepreneurship through microfinance as one of the top ranked issues in Ethiopia taking in to consideration its tremendous contribution to the socio-economic development of their families and country. The study assesses the contribution of microfinance interventions on women entrepreneurs' performance using questionnaire and the ordered logistic regression analysis. The study found that access to credit; saving and investment mobilization and level of training others includes business location, family sizes as well as

the effect of attitude to risk were statistically significant in contributing to women entrepreneurs' performance. These findings led to a suggestion that preparing infrastructure for easy credit access should be given due attention alongside its related orientations on how to use the credit and saving promotion among women entrepreneurs.

Kinyua (2014) studied factors affecting the performance of small and medium enterprises in the Jua Kali Sector in Nakuru town of Kenya using the multivariate techniques, the study found that; access to finance, management skills and environment factors had the potential to positively affect performance of SMEs significantly. The study emphasize on SMEs who are assumed to have developed through some mediums other than the government empowerment programme.

Botha (2006) applying the cross tabulation method in measuring the effectiveness of the women entrepreneurship programme, as a training intervention, on potential, startup and established women entrepreneurs in South Africa found that the characteristics of both male and female entrepreneurs are generally very similar, only that female entrepreneurs tend to differ in terms of motivation and business skill levels and occupational backgrounds from their male counterparts.

Demographic variable, personal and other business factors such as amount of financing, use of technology are important factors in examining the performance of women entrepreneurs in Southwestern Ontario. (Thibault, Wilcock & Kanetkar, 2002).

Aruna (1999) reported that age, family size, educational status training received, marketing behaviour, leadership ability and information seeking behaviour were found to be positively significant with their social improvement whereas, the variables like age, training received, marketing behaviour, leadership ability, management orientation and

information seeking behaviour were found to be positively significant with their economic empowerment.

### **2.5.2 Perception of Rural Women Entrepreneurs on Government Empowerment Programmes**

Many women entrepreneurs have been found to perceive in good light and as helpful, any support offered to them to stimulate their entrepreneurship. Most of these women entrepreneurs were previously found in traditional female-oriented businesses in the small service sector, largely in the clothing industry. Similar paths are to be followed by women entrepreneurs in other countries to take the country ahead through SMEs.

Using Chi-Square statistics, Adeleke and Ashimolowo, (2015) inferred that the rural women participants of the empowerment projects predominantly had high perception on the effects of the projects on their livelihood. Kock (2008) argued that many women want post-start-up support that is accessible after trying out the skills learned in earlier training. Mentoring is one method of providing this support, which can be very effective as it addresses the specific problems faced by the individual entrepreneurs.

Langowitz and Minniti (2007) found that women tend to perceive themselves and the entrepreneurial environment in a less favourable light than men. Programs aiming to improve perceptions of aspiring women entrepreneurs may lead to higher rates of business start-up. By adopting the descriptive research design, Jack and Rowland (2016) in a study in Bayelsa, Nigeria reported that the perceptions of market women on access to micro credit and economic empowerment is low due to financial and cultural constraints that impede their entrepreneurial progress and by extension their economic empowerment. Jack and Rowland (2016) revealed further that market women feels they have little or no



access to micro credit schemes largely due to inaccessibility to information, gender discrimination and rigid practices by available micro credit institutions.

Madole (2013) in Tanzania, reported that SMEs perception on economic grants have been able to improve businesses performance in term of: increased business profit, increased employees, increased sales turnover, increased business diversification, increased business capital and assets as well as reduction of poverty among customers surveyed.

### **2.5.3 Economic Empowerment Utilization and the Performance of Rural Women Entrepreneurs**

It is quite evident that economic empowerment has positive impacts on women business performance, however, the answers depend among other things, social cultural backgrounds, individual background and the lending methodology of the organization. Nevertheless, by providing small grants to women micro-entrepreneurs, as some researchers find evidence, the grants have empowered the women, and credit has become a resource to generate additional income, to accumulate assets, and for consumption purposes.

Mokhtar, Nartea, and Gan, (2009) conducted a study to compare factors influencing the loan accessibility between men and women revealed that because of the continual routine at work and family responsibilities women have effective money management compared to men in terms of effective planning and utilizing it successful so they can repay the loan within time scheduled. Suberu, Aremu and Popoola (2011) in Nigeria, noted that, microfinance funding positively and significantly impacts on small scale business performance via increasing overall market share, production efficiencies and competitiveness.

Wrigley (2011) reported that, if poor women would be given an opportunity to access microfinance services, it will help to unlock their full economic potential and to develop a greater voice in the home upon being recognized as earners of income and contributors to household budgets. Wrigley (2011) further added that, access to microfinance services provides a platform where women could share their experiences and knowledge of different aspects of their lives. Women tend to be more willing than men to disclose their experiences and emotions to strangers and, in particular to other women (Datta & Gailey, 2012). This would help women to develop a network of helping each other in challenging patriarchal attitudes and sharing the knowledge of their rights. Moreover, women would be able to own assets like land and houses which were denied to them because of culture and traditions as compared to men who were able to buy land and built.

Governments and the World Bank perceive women's incorporation in the market economy will improve employment opportunities and production, accumulate assets, as well as alleviate poverty and achieve sustainable economic growth (Lairap, 2002). The study added that, micro-credit programs assume that the provision of credit for women's empowerment is a set of mutually reinforcing virtuous spirals.

Women entrepreneurs themselves have roles to play so as to compliment government's effort in rural micro-enterprise development in Nigeria. These include making good business decisions, having the right motive, making effort to acquire appropriate training, strong network ties, business experience or skills, innovation, market information and so on. Akanji (2006) reports that appropriate decision making is required for a woman entrepreneur to succeed in her business especially on effective utilization of funds or credits acquired. Akanji further reports that, the ability of rural women to participate

effectively in micro entrepreneurs is of paramount importance for the development of micro business.

Fiala (2014) reported that men utilization of the training and loans helped ensure that the short-term results observed at six months lasted over nine months. More so, Fiala reports that lack of results for women was attributed to family pressures: married women were drained by family demands for cash, whereas married men employed family members, thus benefiting from close family ties. The study further reports that women who were physically separated from their families benefited from the loan plus training combination.

Haggablade, Hazell and Reardon (2007) asserted that information is vital for concluding a deal and that business grow bigger as entrepreneurs go more and more direct with customers. Their study further informed that entrepreneurs improve the efficiency of their business operation using pioneer and informative advertisement as a source of information to encourage their customers. Therefore, advertisement is a tool to create new customers and promote goods and services to the potential customers.

#### **2.5.4 Financial and Non-Financial Performance of Rural Women Entrepreneurs**

Hoque and Itohara (2009) used the descriptive statistics to examine the empowerment of women through participation in the micro credit programme in Bangladesh. The authors reported that, 58 per cent of the women who participated in the micro credit programme also participated in family decision-making process. And 97 per cent of them have direct contribution in household income compared to those who did not participate in the micro credit programme. The increase in participation was attributed to increase in income from the micro credit facilities that resulted to engagement in small entrepreneurship activities.

Sari and Purnomo (2017) reported that occupational performance of business women in Iwapi city, Bandung has more effect when they receive empowerment grants. A study conducted in Indonesia by Megananda and Maulana (2006) found that economic empowerment grants has positive impact on the improvement of Micro and Small Enterprises (MSE's) performance indicated by sales. Opata and Aura (2017) in Enugu, south-eastern Nigeria, using descriptive and simple linear regression model, reported that repayment of grants received was related to savings generated by the informal women's groups. Thus the informal women's co-operatives have increased the volumes of savings of their clients as well as the volume of credit available to their clients.

Igbo (2008) while studying entrepreneurial skills in Home Economics noted that the acquisition of these skills has the capability to augment and inspire productivity, and to further income generating life endeavours among rural people in Nigeria. Igbo further identified some of the entrepreneurial skills acquired to include clothing and textiles a weaving and designing, knitting, dyeing, buying and merchandising jobs, fashion designing, tailoring, crocheting, costume designing, tie and dye, batik making, hair dressing and beauty care among others. The study further reported that the longer they stayed in the entrepreneurial activity, the better their income generated.

Taiwo, Agwu, Adetiloye and Afolabi (2016) reported that a 1 per cent increase in grants provision to women entrepreneurs would increase employment generation by 6.21 per cent and their efforts also results in multiple employment generation through improvement in their business activities, thereby increasing the number of self-employed individuals in the country. Mayoux, (1998) reported that empowering women economically and suitably use of the empowerment by them, will automatically improve their well-being, social, and

legal aspect in the society. Mayoux reported further that, micro-credit is viewed as a means to improve well-being by reducing household poverty and vulnerability.

Simeyo, Martin, Nyamao, Odondo, Patrick, (2011) evaluated the effect of provision of micro finance on the performance of youth micro enterprises under K-REP programme in Kisii County, Kenya. Using primary data selected from 86 youth micro enterprises. The study employed a cross sectional survey design, descriptive statistics, multiple regression analysis and Pearson correlation coefficient. Their study informed that in Kenya, loan with  $\beta$  value of (0.673) had the largest significant effect on performance of micro enterprises and concludes that provision of micro finance has a significant effect on the performance of youth micro enterprises in Kenya.

Suliyanto and Rahab, (2012) reported that, women often lack access to training and experience in marketing and business management that will strengthen the activities of owner manager toward achieving their stated objectives. Suliyanto and Rahab, (2012) added that lack of exposure to training or modern processors, machineries to increase productivity and enhance production affects the performance of women-owned small scale enterprises.

#### **2.5.5 Economic Empowerment and the Performance of Rural Women Entrepreneurs**

An economic empowerment grant such as the credit support, when provided in sufficient capacities is a catalyst to entrepreneur's performance (Lakwo, 2007; Ojo, 2009). Credit assistance to entrepreneurs, especially women, often reflects in their improved income, product/output levels, investment, and general improvement in the welfare of the owners and expansion in employment to a certain extent (Peter, 2001; Lakwo, 2007).

Peter (2001) reported that credit assistance impact business performance of entrepreneurs in Kenya positively. But the study did not specify the gender and settlement status of the entrepreneurs. Additionally, Ojo (2009) informed that credit and savings had positive impact on entrepreneurs' performance in Nigeria. The submission did not focus on rural women entrepreneurs'.

The study by Ekpe, Razaq & Mat (2013) employed multivariate techniques on qualitative and quantitative data on women who are engaging in small business to check their performance: credit, training and the moderating effect of attitude towards risk-taking are found to have positive relationship between microfinance interventions and women entrepreneurs' performance. Also result indicates that access to credit has no significant impact on Nigerian women entrepreneurs' performance, and the authors concluded that without skill acquisition loan in itself could not lead to women entrepreneurs' performance.

Zin and Ibrahim (2020) studied the relationship between the four facets of entrepreneurial supports and rural entrepreneurs business performance. The multiple regression analysis was used to ascertain the proposed relationships and it was found that all entrepreneurial initiatives such as entrepreneurship training, marketing support, business networking and financial support were significantly related to business performance.

Knowles (2018) reported that personal savings by women entrepreneurs shows positive economic outcomes other than economic empowerment, i.e. savings are a promising way to improve rural women's performance although less rich than that on loans and grants.

A study by Marjory et al. (2013) examined the effect of micro finance on performance of women enterprises in Kisumu city, Kenya. The study was specifically to determine the

effect of micro finance on productivity, profitability, growth and expansion of women enterprises. The study population comprised of 3,000 registered women business. A sample of 341 was drawn where by clustering; simple random and purposive sampling approaches were applied. Both primary and secondary data were used. Interview guide and questionnaire were used to obtain primary data. Quantitative data was analyzed by use of both descriptive and regression techniques. Their findings indicated that micro-financing have greater effect on profitability with a beta coefficient of 0.385, followed by productivity with beta coefficient of 0.281, growth with a beta coefficient of 0.272 and expansion of women enterprise with a beta of 0.239.

One way of empowering women is through the provision of loans, according to Josephat, Fulment and Matunga (2018) who worked on the relationship between women's empowerment and microfinance in Kondoa district, Kenya. There are gender stereotypical beliefs about abilities of women to effectively utilize only small loans and inability to engage in a profitable non-traditional self-employment. Their study was conducted in order to examine the women empowerment in Kondoa district and recommend the appropriate ways in which women empowerment could be strengthened or achieved. The data for the study were collected from 415 women among whom 214 were Micro Finance Institutions (MFIs) members whereas 201 were non-MFIs members. The empowerment of women engaged with MFIs was measured in five dimensions which are legal, economic, interpersonal, familial and political. The findings of the study show that women were empowered in economic, interpersonal and familial dimensions.

Similarly, Richard, Abaho and Basalirwa (2015), examined microfinance and entrepreneurial empowerment of women in Uganda, by applying an exploratory cross-sectional research design found that, access to credit overrides the benefits of social capital

networking, as well as superceding trust and reciprocity. The work of Richard, et al (2015) did not touch other components of performance such as growth, employment generation. Coleman (2006) reported that women entrepreneurs' do not experience permanent increases in business income from grants received, because they invest very little part of the grants into their business whereas men do experience.

Naeem, Khan, Sheikh, Ali and Hassan(2015) explore the impact of microfinance on women microenterprises, using a structured questionnaire covering one group of 60 female beneficiaries who availed themselves of microfinance for two years prior to the survey and compared with a group of 20 new clients of the BRAC, Pakistan an NGO in district of Quetta. They reported that economic empowerment grants has positive impact on creation of microenterprises, and is helpful in the enhancement of average sale revenue and net income. The study added that, economic empowerment grants also has positive impact on average net working capital, average fixed assets and added in improvement of credit worthiness of beneficiaries' microenterprises as compared to non-beneficiaries.

Bandiera, Burgess, Gulesci, Rasul, and Sulaiman, (2018) show that a large capital transfer, intensive asset specific training, and regular follow-up visits by an asset specialist and BRAC program officer during a two-year period had a significant, transformative impact on the occupational choices of very poor women in Bangladesh. Bandiera et al. (2018) reported further that these women changed occupational choices from casual day labour to self-employment and increased earnings significantly.

Buvinic and Nichols (2014) reported that micro loans or grants have a positive effect on the performance of male owned firms, but not female-owned firms, this differential effects may be because of subsistent – level at which female firms operate in sectors that face



more severe constraints to growth and because women face more pressures than men to spend some of the cash intended for the business for other purposes, or a combination of both.

Awojobi, (2014) reports that, micro-credits provision empowers women economically, and using the loan appropriately, support their business, which increases their profit margin. This is expected since those who use their loans for their business make their profit. In another study, Awojobi (2014) asserted that empowerment of women through micro-financing in Nigeria increase women income and generate employment, while most of such women are traders.

Blattman, Fiala, and Martinez (2014) states that, a comparatively large infusion of capital in the form of an unconditional grant without training or other support increased the earnings of poor young adults (aged 16 to 35) in conflict-affected northern Uganda. This effect, still visible four years later, was stronger for young women (who started from lower incomes) than for young men. It may be that this powerful effect of a large cash windfall on young women's earnings would extend to adult women running subsistence enterprises, meaning that access to capital alone would grow these adult women's earnings provided that it was a large enough amount and women were given time to show results.

Casmir, (2014), states that, although microfinance banks impacted positively on the economic conditions of the citizenry in many parts of the world, the high interest rate and short repayment period have made the banks ineffective on the performance of women owned enterprise in Delta state, Nigeria. John (2008) using descriptive statistics, reported that majority of women entrepreneurs' in Kerala state experience economic independence,

freedom in spending their earnings and meeting their personal needs as well, when they form a self-help group or belong to an association.

Waithanji (2014), using a survey design in Kenya discovered that the enterprises that benefited from loans from microfinance institutions always record higher performance, largely due to low interest rate and easy repayment of the loans. Using combination of descriptive and inferential statistics, Fafchamps, McKenzie, Quinn and Woodruff (2014) reported that for women with larger businesses, in-kind grants increase their profits, whereas cash grants do not. While for men, cash also has lower impact, but differences between cash and in-kind grants are less robust than for women.

Chukwu (2011) examined the impact of government poverty reduction programme in Suleja Local Government Area, Niger State between 2006 and 2008. Questionnaire, focus group discussion and observation methods were employed in data collection. Descriptive statistics were used to analyse the data. The findings revealed that, the government poverty reduction programme consist of beads making, provision of microfinance loans to the poor and the establishment of various women/youth skills acquisition centre. It shows that some of the poor people in Suleja LGA participated in the programme, and were given loans to establish trading and other income generating outfits. The study further reported that about 43 per cent of the underprivileged, whom the government sponsored programme was supposed to be meant for, were not even aware of the programme.

Akanji, (2006) states that, business training seems to have more of an impact on revenues and profits for business start-ups. Literature confirms that skills training and tertiary education have positive effect on enterprise performance. Many women lack this, especially in developing countries, whereas the exploitation of entrepreneurial opportunity

depends on the entrepreneur's level of education, skills or knowledge acquired through work experience, social network and credit (Shane, 2003). Therefore, the need for training as a component of economic empowerment especially in developing economies is needed.

Valdivia (2013) noted that a three-month intensive training delivered by specialized professionals plus customized technical assistance increased business sales of women micro entrepreneurs in Peru. The study further reports that women who received training without technical assistance were able to catch up and show increased sales approximately two years after the training was first offered. This emphasizes the fact that skill acquisition via training on its own provides a major empowerment pivot for women.

In a study conducted by Rahman and Naoroze (2007) on women empowerment through participation in aquaculture in Bangladesh, the multiple regression analysis was able to find out that out of the five selected indicators of economic empowerment, isolated access to assets and resources alone has been responsible for 59.8% of the variation in the overall empowerment. The result further revealed that only four independent variables were significant predictors of women's empowerment, and these were participation in aquaculture accounted for 14.9%; education accounted for 9%; extension media contact accounted for 4%; while training accounted for 2.5% of variations in empowerment. A relationship was found between women's education and their empowerment and this implies that despite the participation in aquaculture, education also plays a role in the enhancement of women's empowerment both in the family and the society.

Alese, (2013) found that capacity building or skill development have contributed significantly to performance of women entrepreneurial activities in Nigeria, especially in the informal sector. Wanjohi and Mugure (2008) reported that an entrepreneurs who

benefited from skills acquisition were able to maintain their equipment's and consequently records higher business output than those who never attended such.

Kessy and Temu (2008) conducted a study in Tanzania to understand the differences in business performance between two specific groups of microfinance clients; the enterprises whose owners have received business and entrepreneurship training against those who had never received any form of training. It centered on the premise that microfinance institutions (MFIs) enable their clients (mainly small and medium entrepreneurs) to enhance their income earning capacity, attain firms' growth and improve owners' living standards. This study used a sample of 225 small and medium enterprise owners who were micro credit recipients as is in this current study. The results of t-test revealed that microcredit client enterprises owned by recipients of business training had higher level of assets and sales revenue compared to enterprises owned by non-recipients of training. Insignificant differential impact on employment creation was demonstrated. Implications from the study were that training in business (entrepreneurship) skills for Tanzanian small and medium entrepreneurs is vital for firms' performance and growth. Training also improved borrowers' business acumen to better manage their businesses well to get better profits. Good profits ensured improved living standards in addition to credit access.

Gakure, Ngugi, Waititu and Keraro (2013) in Kenya, established that entrepreneurial skills have a significant positive influence on sustainability of Small and Medium Family Enterprises. More specifically, the study indicated that seventy per cent of the corresponding change in sustainability of Small and Medium Family Enterprises after the exit of the founder can be explained by a unit change in entrepreneurial skills. Gakure *et al.* (2013) further reported that entrepreneurial skills of the entrepreneur/managers drive the

enterprise to above average performance leading to high profitability for the sustainability of the of Small and Medium Family Enterprise.

Agbim (2013) in Benue State of Nigeria found that the highest relative contribution of management skills to the success of SMEs was made by skills for planning and budgeting for a vibrant marketing strategy. Woodruff and McKenzie (2018) using a systematic analysis concludes that business training improves business practices for women microenterprise owners but has few measurable effects on business survivorship or profits. Rotech, Charles and Kagai, (2015) positioned that microfinance services have positive effect on the performance of small and medium enterprises especially when the entrepreneurs have acquired skills in their related trade, and further reported that, training in micro enterprises investment was on average satisfactory to the micro entrepreneurs.

Ekpe, Razaq and Mat (2013) employed multivariate techniques on qualitative and quantitative data on women who are engaging in small business to check their performance: credit, training and the moderating effect of attitude towards risk-taking are found to have positive relationship between microfinance interventions and women entrepreneurs' performance found a positive relationship between economic empowerment interventions especially in skill acquisition and women entrepreneurs' performance. Furthermore, Ekpe *et al* (2013) reported that, without skill acquisition, credit access in itself could not lead to women entrepreneurs' performance. Similarly, in Northern Sri Lanka, Rathirane and Semasinghe (2016) using descriptive and correlation analysis reported that, monitoring and skill training facilities are essential to the survival and growth of women entrepreneurs' business.

Maitra and Mani, (2014) reported that positive effects on six-month vocational training program for poor young women of New Delhi, India were attributed to an increase in skills rather than an increase in self-confidence or the positive effect of having a training certificate. Their study did not focus on the rural women entrepreneur's performance rather on the training programme.

Recent recognition that training for owners' business especially among female entrepreneurs is needed to increase output and finance resources required to achieve business performance (Khan, 2014). Training is among the essential factors that provide skills and experience needed for business (Cooney, 2012). It has been reported that most women entrepreneurs in developing economies lack training and skills, which consistently affect their growth and organizational advancement.

Chakravarty, Mattias, Plamen and Zenker, (2016) reported that, in Nepal, technical and life-skills training combined with job placement support services increased non-farming employment and earnings of young women and men. Their study also reported that, the above factors have positive impact on savings and self-confidence a year after the training ended. Adoho, Chakravarty, Korkoyah, Mattias and Tasneem, (2014) conducted a study in Liberia and reported that, a demand driven skills training program increased young women's employment and incomes, and also, effects were sustained more than a year after the classroom training ended.

Bandiera, Burgess, Goldstein, Buehren, Gulesci, et al, (2014) conducted a study in Uganda, and found that the successful outcomes of vocational and life skills training empowerment interventions increased participants' earnings two years after the program ended. Similarly, Buehren, Goldstein, Gulesci, Buehren, Goldstein, Gulesci, Sulaiman,

and Yam, (2015) in a contrast reported that in Tanzania, a similar program (that also added microcredit services) had no effects on girls' economic or social outcomes. Buehren, *et al.* (2015) further added that the absence of positive results was attributed to lack of program resources resulting in implementation weaknesses, underscoring business management training and that also, only good quality training will ensure internalizing the new skills.

Honorati, (2015) reported that in Kenya, technical and life-skills training as well as internships for vulnerable youth resulted in high employment levels for males and only marginally high for females. Honorati, added that the life-skills training particularly for the females, showed no impacts on earnings or accumulated savings. Chou (2012) in Taiwan, found that entrepreneurship skills and interpersonal networks have direct and positive effects on the success of the business. Chou's work was based on both gender and did not study only the rural women, likewise the study did not identify whether the entrepreneurial skills was provided by the government or NGO or otherwise.

Kochurani (2005) identifies women empowerment as a process of awareness and capacity building which enables them to fully utilize their creative potential leading to a greater participation and decision-making power so as to lead a meaningful life with all its dignity. The study further reports that empowered women are like social capital for the economy. The study emphasized that creation of such social capital is the resultant change that should be followed by the conscious on the part of government, voluntary and charitable agencies to move towards the goal of women empowerment. Anandan (2003) points out that micro-credit approach were successful not only for alleviating poverty but also for empowering women to become entrepreneur. Anandan (2003) further reports that, building the capacity of the poor women in managing self-employment opportunities enhances their self-esteem and confidence.

### **2.5.6 Challenges Facing Rural Women Entrepreneurs and Economic Empowerment Implementation**

Several studies Iganiga, (2008); Lakwo, (2007); Tripathi and Vibekananda, (2014) declared that challenges faced by women entrepreneurs and long-term growth and prosperity necessitate the participation of women in micro-enterprises, whose performance in business need to be examined. Although the owners' firm route for entrepreneurs' survival are discovery– opportunity exploitation– development of idea.

Shane (2003) suggested that the assumption of entrepreneur's activity is directional and orderly. Both men and women entrepreneurs need to achieve similar goal by acquiring resources and exploiting entrepreneur's opportunity that is geared toward business productivity and performance. For that reason, owner manager has number of unsolved issues which are deterrent to the survival of the business due to social and cultural reasons.

Morobe (2015) study found poor access to loans and limited finance as the main causes limiting the growth of women owned enterprises. The study expatiates that, many women owned enterprises fail to expand due to limited financial resources, poor managements, use of outdated technologies, stiff competitions from bigger firms, poor management of account receivables, and unfavorable government policies among others.

Okechukwu, Nebo and Jude (2016) many women entrepreneurs in developing countries most especially Nigeria are facing disproportionate obstacles due to lack of mobility, capacity and technical skills, with some experiencing several discrimination, hardship and exclusion. Their report, added that women need education, skills, and access to assets/credit, social protection in order to fully develop their productive assets and tackle poverty. International Finance Corporation [IFC] (2007), female entrepreneurs start their businesses with lower level of capital, and smaller percentage of debt finances compared



to male entrepreneurs. Female entrepreneurs also lack access to obtain loans which on its own is a formidable challenge.

Cantwell (2014) states that even in the 21<sup>st</sup> century, potential women entrepreneurs in the US are still facing challenges in getting fair access to finance. The study further reports that in many countries, different studies reveal that women entrepreneurs are likely to face higher interest rates, a request for higher collateral, and shorter loan repayment time. Therefore, access to finance is still the major obstacle which women entrepreneurs encounter.

Tripathi and Vibekananda, (2014) reported that the gender related phenomena that often prevails at all levels in Nigerian societies impact on the sphere of women own business, accesses to finance, politics and education. Female socialized differently and are controlled by social norms, morals, ideology, beliefs, practices without any rights and decision-making powers on the factors, are impediments to women entrepreneurs entering the mainstream.

Ekpe, (2011) states that women entrepreneurs, mostly in developing countries, lacked credit for their business activity which leads to poor living standard and low income. Finance being one of the most important issues for women entrepreneurs need to be taking care off. Lack of finance support as an initial startup for entrepreneurs has been a major concern for young and emerging entrepreneurs from banks due to lack of financial discipline and unfair dealing by some banks.

Deficiency in accessing fund from credit organization have resulted in closing down of a number of women owner- firms, in the country and reduces their business income, and inability to save (Akanji, 2006; Omboi, & Wangai, 2011). Credit access as reported by

Babajide and Joseph, (2011) is one of the major constraints faced by women entrepreneurs. Female entrepreneurs suffer for a number of reasons from skill acquisition, training education, domestic violence and lack of family encouragement. They added that, gender – based related phenomenon – conventional thinking, cultural and social values, and lack of collateral – all aggravate the difficulties faced by women.

Jagongo, (2012) reported that, inability of women entrepreneurs to save and effectively utilize their financial resource have a serious effect on their business performance. Hence, Akanji, (2006) advanced that savings is a very important factor that is recognized by microfinance institution before credit and other finance services will be granted to entrepreneurs. Most of the business owners have identified training and skill acquisition as the main constraint that affect the performance of a business. As they found it very difficult to access training and education due to gender related differences and cost involved in being trained (National Bureau of Statistics [NBS], 2012; International Labour Organisation (ILO), 2011; Ekpe, 2011).

Fasoranti, Akinrinola and Ajibefin, (2006) reported that in Nigeria, women have less access to education and training than men, as well as vocational and technical skills which can help growth and developing entrepreneurship activities in the country. Their study furthered that, education training serve as preventive factor that hinder the existence and survival of women owned firms in Africa.

Casmir, (2014) reported that one characteristic that clearly distinguishes most businesswomen from their men counterparts is the role women played in taking care of the family and their domestic responsibilities. Society often puts upon them in their roles as mothers and wives. The time taken up and the emotional burden created by these dual role

responsibilities often interfere directly with the conduct of business for women in ways that do not apply to the majority of men in South Asia. Ayanda and Adeyemi, (2011) reported that women entrepreneurs also face restrictions hampering their mobility in African countries such as Nigeria.

Naeem *et al.*, (2015) “lack of financial resources is considered one of the main constraints of women participation in economic development and that economic empowerment is considered as one of the important tools for resolving this problem”.

Lerner, Brush and Hisrich (1997) conducted a study on Israeli women entrepreneurs and categorised the factors that affect their performance into five perspectives, these are, motivations and goals; social learning theory (entrepreneurial socialization); network affiliation (contacts and membership in organizations); human capital (level of education, business skills); and environmental influences (location, sectoral participation, and sociopolitical variables). Kinyua (2014), in Kenya, found that; access to finance, management skills and macro environment factors had the potential to positively affect performance of SMEs significantly. Kinyua furthered that; infrastructure did not significantly affect performance of SMEs.

Worldwide, women tend to face legal obstacles in starting a business. The World Bank (2012); cited in Makena, Kubaison and Njati, (2014) reported that women own only one percent of the world's property, and the legal right of women declines with marriage in two thirds of countries. Similarly, Agarwal, (2003) as cited in Makena *et al.*, (2014) reported that, in many countries women have less inheritance rights than men, and in most cases women are less likely to have land or other assets titled under their names. The lack

of property ownership limits women entrepreneurs to secure micro-credits due to the lack of collateral, which hinders their empowerment.

The assessment by the government of Tanzania in SMEs and entrepreneurs policy document (2002) identifies inadequate business training and skills, little access to information and limited admission to technological developments partly due to lack of relevant information as problem to SMEs. Delmer (1996) argued that other problems related to lack of access to finance include: lack of information on resources of finance, inadequacy of risk capital and complicated lending procedures.

JayaKumar and Kannan (2014) highlighted that the main challenges faced by the women are dual role of women overlapping of responsibilities of business and family, illiteracy among rural women, less risk bearing capacity, lack of information and assistance, need of training and development etc. with the increasing interest of government in women entrepreneurship created, it as an opportunity for women.

Senthilkumar, Vansantha and Varadharajan, (2012) found that, Indian women have a disadvantageous status, in the society as there is low literacy rate, low work participation rate and low urban population share of women as compared to their male counterparts. In another study Behara and Niranjana, (2012) reported that, women entrepreneurs' major challenges in India are choices between family and career, illiteracy or low level of education, dearth of financial assistance, and entrenched socio-cultural barriers.

Pharm and Sritharan (2013) in a study in India, inferred that, most of the entrepreneurs have given first rank to lack of strong leadership; second rank for financial deficit and third rank was lack of systematic planning and working followed by health problems, non-awareness of government scheme, non-repayment of loan by the members, leaders

misusing the group's money, lack of education were other problems for women entrepreneurs in rural areas.

Kumbhar, (2013) from another perspective highlighted the most critical issues for women entrepreneurs in rural India as the absence of definite agenda of life, absence of balance between family life and career, poor degree of financial freedom, no direct ownership of property, no awareness about capacities, low availability to bear risk, lack of self-confidence etc.

Mahmood, (2001) reported that entrepreneurs in areas with good road experience better business performance more than those with dilapidated roads, especially in remote areas. This buttresses the fact that transportation and logistics challenges could constraint entrepreneurial performance of fledging aspiring business owners. Nwanesi (2006) asserted that rural women who are engaged in handwork business have their outputs affected by variation in season. Samitowska (2011) in Poland revealed that the financial barriers are the important hurdles to the development of entrepreneurship such as limited access of fund and insufficient starting capital.

## **2.5.7 Measuring Women's Empowerment**

### *2.5.7.1 The Contextual Challenges*

The prominence of gender in development can best be understood by understanding the socio-cultural and political interests, which provide the diversity of notions, ideas and argument of women and their perception in development. For this, empowerment as a concept has meaning only within those precise frameworks.

Women's economic empowerment is documented as one of the vital means of decreasing poverty and also enhancing economic growth. Women play an important part in improving

the Nigerian economy, and are highly participating in the micro and small enterprises sub-sector. Most of the women are engaged in income generating self-employment in both the agriculture and non-agricultural activities that are weak in terms of the prospect for growth (Dejene, 2014). This emphasizes the need for them to be beneficiaries of economic empowerment interventions.

Two major challenges are being faced in measuring women's empowerment. The first challenge is that empowerment is context-specific. This means that changes which can be taken to signify empowerment in one area may not have similar significance elsewhere. The challenge here is in terms of comparability and consistency in measurement. The way out of this situation is to have a consistent framework but also to allow flexibility in the specific indicators (Malhotra, Schuler & Boender, 2002). In this vein, participatory processes can be used to get parameters for defining empowerment within specific contexts.

The second challenge in measuring empowerment is the difficulty of measuring a process. Specifically, the challenges include whether to use direct measures or proxy indicators, the lack and use of data across time, the subjectivity involved in assessing the process and the change in the relevance of indicators over time. These authors have noted that this challenge is increasingly being met by adopting qualitative studies that attempt to capture the process of empowerment through in-depth interviews and case studies (Malhotra, Schuler & Boender, 2002). Through retrospective narrative, the life changes of men and women are traced. This is because the process of empowerment is essentially qualitative (Sen, as cited in Malhotra, Schuler & Boender, 2002).

A review of empirical work shows that to date studies that have attempted to measure women's empowerment as a process are almost non-existent. In their review of 45 studies on women's empowerment from developing areas, Malhotra, Schuler & Boender (2002) found that only three studies made a comparison across time. It is instructive that out of the 45 studies, 25 (55.5 per cent) focused mainly on India and Bangladesh, while only seven studies (15.5 per cent) covered countries in Africa, and only four studies (9 per cent) covered the Latin American and Caribbean region.

Asking questions on household decision-making processes, access to and control of resources as well as freedom to make choices operationalizes the agency component of empowerment. Other areas of focus in operationalizing agency are domestic division of labour, time use, freedom of movement, freedom from physical violence and threat of abandonment. Decision making and control are considered to be the most important aspects of agency.

#### *2.5.7.2 Indicators and Instruments of Measuring Women Empowerment*

Women's empowerment has been investigated either as a dependent variable or as an independent variable. And has been approached using both qualitative and quantitative measurements. Whether women's empowerment is an independent variable, that is, it affects other outcomes of interest, or a dependent variable, that is, it is the outcome of interest, the quantitative approach has been overwhelmingly dominant (Malhotra, Schuler & Boender, 2002). Most studies investigating empowerment as the outcome of interest use a combination of quantitative and qualitative techniques. However, opposition to the appropriateness of the quantitative approach in measuring women's empowerment has been raised (Kabeer, 2001).

The opposition to the quantitative approach in measuring women's empowerment revolves around the fact that empowerment is a process that is not necessarily linear; but like a loop or a spiral. It is also posited that empowerment cannot be delivered through planned interventions like the case for other development goods and hence its measurement must necessarily be different. Lastly, it is posited that quantitative techniques "tell very little about the subtle negotiations that go on between women and men in their private lives" (Kabeer, 2001). For these reasons, the qualitative approach is more recommended in order to capture all important aspects that can otherwise be left out in a quantitative approach. For example, whereas quantitative analysis could not show the association between women's contribution to family support and reduced violence against women in Bangladesh, a qualitative analysis of ethnographic approach (especially interviews) was able to suggest that there exists a positive association (Schuler, Hashemi, Riley, & Akhter, 1996). Furthermore, conflicting programme impact evaluation results in Bangladesh have partly been attributed to difference in methodology used, whether relying on statistical data and significance tests or on qualitative evidence (Kabeer, 2001).

Evidence from the field reveals that a variety of instruments have been used. Schuler et al (1996); Malhotra et al, 2002); Kabeer (2001), among others used questionnaire items and in-depth interviews to measure some variables for empowerment. Mayoux (2001) used focus group discussions and in-depth interviews while Kabeer (1997) used interviews to measure them. Further scrutiny reveals that in many of these studies, the before-and-after model was used, that is, investigations considered the situation before and after the intervention.

Relevant literature from Tanzania shows that semi-structured interview guides incorporating four-point scale items have been used to measure women's empowerment



(Makombe, Temba & Kihombo, 1999). Semi-structured personal interviews, personal narratives and group discussions have also been used by Mayoux (2001) for the same purpose. With regard to indicators of empowerment, Makombe, et al, (1999) had seven indicators, namely, participation in decision making, control over household resources and acquisition of entrepreneurial skills. Others were respect from husband and community, money use decision making, freedom to use own time and husband's assistance in household chores.

Several types of indicators of empowerment have been used in the literature. Ackerly (1995) used women's accounting knowledge as an indicator of empowerment. Women interviewees were considered empowered if their replies indicated that they were able to determine the most profitable quantities for production, the best time to buy and sell and to determine whether the enterprise was profitable. Ackerly, (1995) used women's versus men's managerial control of loan as an indicator of empowerment. Interview items with five classifications ranging from "no involvement" to "full control" were used to measure control. For example, "no involvement" assigned to a borrower's response indicated lack of knowledge or labour contribution to the activity funded by the loan. Kabeer (2001) has criticized these indicators by both studies for being ambiguous. The study argues that managerial control as used by Ackerly has "conflated control and management, making no distinction between decisions about loan use and decisions related to implementation" which are two separate things. Similarly, the "accounting knowledge" indicator by Ackerly is criticized because "it does not distinguish between women who acquire their accounting knowledge through an active involvement in the control and management of their loans and those who did so through a budget-keeping role".

Grasmuck and Espinal (2000) used women's role in household expenditure decision making as an indicator of empowerment. Indicators of empowerment in household and community spheres have also been used, namely, mobility, economic security, ability to make small purchases, ability to make larger purchases, decision-making power, freedom from domination in the family, political and legal awareness, participation in public protests and political campaigning (Malhotra et al, 2002). Kabeer (1997) used women's perceived status in the household as indicator, for example, appreciation, domestic violence and input in decision making. In another study, Kabeer (2001) used perceived changes in women's self-worth, agency, contribution to the household and confidence in community interactions as indicators. Other indicators of women's empowerment that have been used are incidence of domestic violence (Schuler et al, 1996) and women's individual income, control over income and development of collective social and economic activity (Mayoux, 2001).

From the studies reviewed in the empirical studies accessible, various gaps have been identified as follows: 1) the studies have not captured deeply the engagement of economic empowerment to core rural women entrepreneurs as it improves their socio-economic characteristics which is quite different from that found in urban and peri-urban centres. 2) the literature on intervention in economic empowerment by the government and improvement on the performance of the rural women entrepreneur has not been giving prominences to the extent of literature search by the author especially in Jigawa State. 3) most of the literatures here focuses on skill acquisition, capacity building, training of one aspect of trade or the other as engaged by the women entrepreneurs, almost none had captured different trades together in measuring their performance together with the four components of economic empowerment. As well, indices of performance were not

properly reviewed jointly in the literatures. 4) How government provides economic empowerment and the rate of utilization by the rural women entrepreneurs has not been seen in any of the works reviewed. 5) Majority of the works cited did not capture the perception of the rural women entrepreneurs concerning the economic empowerment programme provided by the government. This research therefore, seeks to fill these gaps and will use both quantitative and qualitative methods to assess the impact of economic empowerment on the performance of rural women entrepreneurs in Jigawa State, Nigeria.

## CHAPTER THREE

### STUDY AREA AND METHODOLOGY

#### 3.1 The Study Area

##### 3.1.1 Size and location

The study area is approximately located between Latitudes  $11^{\circ}0'N$  and  $3^{\circ}0'N$  North of the Equator and Longitudes  $8^{\circ}0'E$  and  $10^{\circ}15'E$  East of the Greenwich Meridian. Kano state and Katsina state border Jigawa to the west and Yobe state to the north-east. To the north, Jigawa state shares an international border with Zinder region in the Republic of Niger. It has a land mass of 24.742 million Square Kilometers, making it one of the largest states in the country (Usman, Nabayi & Bassey, 2018) (See Figure 3.1).

##### 3.1.2 Climate

Jigawa State is situated in the dry land Nigeria. It is identified as one of the 12 frontline states severely affected by drought and desertification. Mean annual rainfall ranges from 1000mm in the southern end of the state to 665mm in the northern parts of the state. The mean monthly temperature is about  $26^{\circ}C$ . April and May are the hottest months, with a monthly temperature of  $30^{\circ}c$ . December and January are the coolest months, with a monthly mean temperature of  $21^{\circ}c$  (Usman, Nabayi & Bassey, 2018). This climate affords the women in Jigawa state opportunity to engage in farming activities. After harvest, the grains are turned into finished consumers goods such as groundnut cake made from groundnut, bean cake made from beans, *awara* made from soya beans, Roselle drink made from *yakuwa* among many other farm produces.

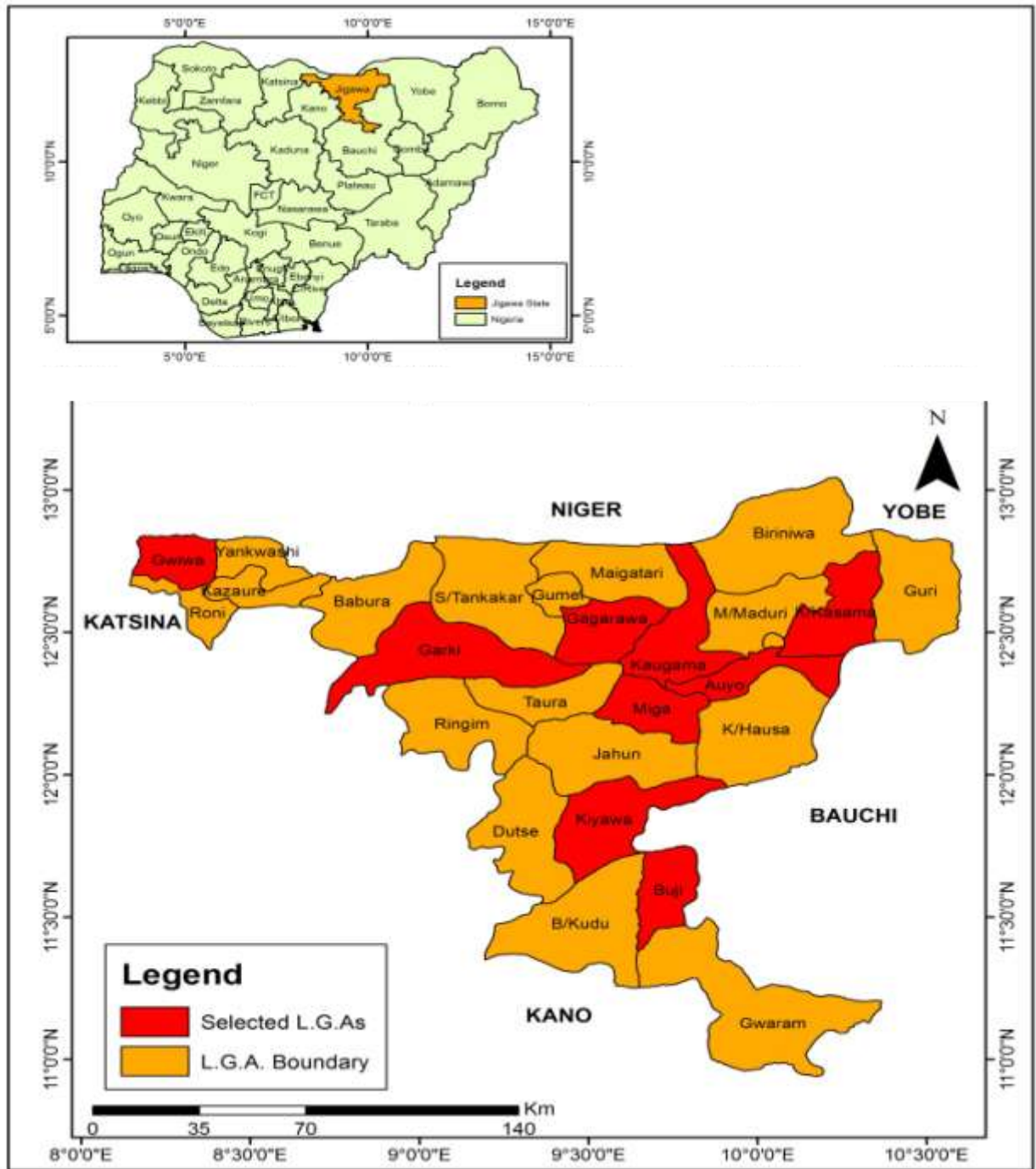


Figure 3.1: Map of Jigawa State Showing the Study Area  
 Source: Adapted from Administrative of Jigawa State.

### 3.1.3 Hydrology

The main rivers are Hadejia, Kafin Hausa and Iggi, with a number of tributaries feeding extension marsh lands in north eastern part of the State. Hadejia – Kafin Hausa River

traverse the state from west to east through the Hadejia – Nguru wetlands and empties into the lake Chad Basin (Usman, Nabayi & Bassey, 2018). The presence of these features, especially in Hadejia and Kafin Hausa has enabled the women in those localities to be engaged in selling of fish.

#### **3.1.4 Soil and Vegetation**

The state has vast fertile arable land to which almost all tropical crops could adopt include the neem trees, dates trees among many others. Thus, constituting one of its highly prized natural resources. Most parts of Jigawa state lie within the Sudan Savannah with elements of Guinea Savannah in the southern part. Total forest cover in the state is very much below national average of 14.8%. Due to both natural and human factors, forest/plant cover is being denuded, making the northern part of the state vulnerable to desertification (Usman, Nabayi & Bassey, 2018).

#### **3.1.5 Population, People and Socio-Economic Activities**

About 4.3 million people inhabited Jigawa State according to the 2006 Census. The present population is projected to grow at 58.1% which will be 6.8 million as at 2020. Life expectancy as at 2001 was about 52 years (a little above the national average of 48.3 years) with a total fertility rate of about 6.2 children per woman of childbearing age. Although the population of the State is predominantly rural (90%), the distribution in terms of sex is almost equal between male (50.8%) and female (49.2%). This pattern of population distribution is same across the various senatorial districts and local government areas in the State and between urban and rural areas. In terms of age distribution, the Core Welfare Indicators Questionnaire (CWIQ) 2012 Survey indicates that 42.2% of the population was made up of young people below the age of 15; 49.0% between the ages of 15 and 59, while 8.8% were people aged 60 and above. This survey reveals a dependency

ratio of almost 1:1, meaning that there is almost one dependent to every economically active person in the population (Mamman, Wudil, & Haliru, 2019).

According to the 2012 CWIQ Survey, average household size was about 7, almost all of which were headed by males. About 60% of household heads were self-employed with agriculture as their main occupation, and nearly two-thirds of these households were monogamous families. The overall literacy rate, according to the 2012 CWIQ Survey, was about 59% in 2012 (51% for women and 66% for men), but in Jigawa State only 22% of the women are literate, which is far below the national average. School enrolment ratio is fairly high with very good improvements in the last few years, for example, in 2009 - 2010, the ratio of female gross enrolment rate to male gross enrolment rate is 0.73 at the primary level, 0.54 at the junior secondary level and 0.31 at the senior secondary level [Jigawa State Ministry of Education, Science and Technology (JSMEST, 2010)] even though there is still clear disparity between boys and girls. Efforts are ongoing to close this gap.

The economy of Jigawa State is largely characterized by informal sector activities with agriculture as the major income generating/economic activity. Over 80% of the population is engaged in subsistence farming and animal husbandry, and the poverty rate in the state stood at 79%. Trade and commerce are undertaken on small and medium scale, especially in agricultural goods, livestock and other consumer goods. Other informal sector activities undertaken in the state include blacksmithing, leather-works, tailoring services, auto repairs, metal works, carpentry, tanning, dyeing, food processing, masonry and others. Even though the modern industrial sector is yet to gain a solid footing, the seed for their development was planted through the establishment of small-scale industries particularly

in areas of food processing and other agro-allied activities (Mamman, Wudil, & Haliru, 2019).

The socio-cultural situation in Jigawa state could be described as homogeneous. It is mostly populated by Hausa/Fulani, who can be found in all parts of the State. Kanuri are largely found in Hadejia Emirate, with some traces of Badawa mainly in its Northeastern parts. Though each of the three dominant tribes has continued to maintain its ethnic identity, Islam and a long history of inter-marriages have continued to bind them together. The common source of livelihood activities among women especially those in the rural areas are mostly engagement in informal sector economic activities such as, micro entrepreneurial activities like the beans cake production, groundnut oil production, *fura da nono*, sells of firewood and farming activities, among others (Mamman, Wudil, & Haliru, 2019).

### **3.1.6 Infrastructural Development**

The state of infrastructure for economic development such as roads, electricity, telecommunication and information technology have recently witnessed tremendous improvements through massive road construction, rehabilitation and expansion works, which were in a state of decay and totally rural. With massive road rehabilitation projects already undertaken throughout the State during the last five years, coupled with efforts made towards power generation via Independent Power Platforms, and the Internet Broadband Project, the investment climate in Jigawa State in terms of economic infrastructure is quite promising (Usman, Nabayi and Bassey, 2018), for these reasons Jigawa state is made fertile for rural enterprise.



Given the state of infrastructure within the State as evidenced in the above statement, the entrepreneurial atmosphere is apparently favorable for entrepreneurs to grow and expand. For example, the provision of road networks across the state will make it easy for raw materials, especially those in agriculture to be transported to areas of high need. Similarly, women entrepreneurs in other ventures that utilize electricity and communication service would find it easy to run their enterprise with ease.

## **3.2 Methodology**

### **3.2.1 Reconnaissance Survey**

A reconnaissance survey was carried out between 27<sup>th</sup> and 30<sup>th</sup> September, 2018. It was found out that a considerable proportion of the women beneficiaries had their equipment/tools still maintained. In the course of the reconnaissance survey, the researcher did a preliminary administration of the research tools, made some observations and held discussions with some of the beneficiaries. Other stakeholders were also consulted in the preparatory to the main survey.

### **3.2.2 Sources of Data Used**

In this study, two major sources of data were used. These were; primary and secondary.

#### *3.2.2.1 Primary Sources of Data*

The study relied solely on primary data obtained from the field through the use of a semi-structured questionnaire administered to the respondents by nine (9) trained research assistants, each deployed to the sampled Local Government Areas in Jigawa State.

#### *3.2.2.2 Secondary Sources of Data*

Secondary information were collected from the Jigawa State Ministry of Economic Empowerment, especially for the list of women entrepreneur beneficiaries, so as to

identify them easily and their locations of entrepreneurial engagement. Documents for the follow-up exercise conducted, as well as other relevant data.

### **3.2.3 Types of Data**

This study is designed in such a way to enable the work sample the opinion of selected rural women entrepreneurs' beneficiaries as respondents for this research work.

The ideas that formed the contents of the questionnaire were derived from the research objectives and discussion with the supervisors of the empowerment programme, who were adjudged to have sufficient knowledge on the *modus operandi* of the programme. Experts who have sufficient knowledge on economic empowerment programme and entrepreneurship were given a copy of the questionnaire for validation. Their comments, criticisms and suggestions were incorporated into the final copy of the questionnaire that was presented to the supervisors for final approval. To further ensure the reliability of the instrument, a test-retest reliability method was adopted using Kiyawa LGA by way of pilot survey. Twenty (20) women entrepreneurs' beneficiaries were identified and measured at two different points in time. A period of three weeks interval was maintained between the first and second test, and the Cronbach's Alpha result was 0.68 which was an indication of high reliability. The statistical tools used to analyse the data were descriptive statistics, difference-in-difference, cross tabulation, correlation, Likert scale and regression analysis.

Thus, the data utilized for the work include among others;

1. Amount given to beneficiaries
2. Nature of training
3. Duration of training
4. Socio-economic and demographic characteristics of the rural women entrepreneur

5. Characteristics of the enterprises in terms of profitability, growth and expansion, before and after the financing.
6. The type of skills they acquire during the training and that of the master craftsman.
7. The perception of the rural women entrepreneurs on government sponsored financial programme.
8. Bottlenecks to expansion and smooth running of the programme.

The study population comprised of 27,000 rural women entrepreneurs who have benefitted from the Ministry of Economic Empowerment (2008 to 2015) programme and also enjoyed the 2012 additional entrepreneurship development support by the government of Jigawa State. To ensure that core rural areas are considered, only beneficiaries from communities outside the Local Government Headquarters were selected in the study. The population size is too large to cover; hence the use of sample to arrive at the number of respondents to be used became desirable, therefore, the application of Yamane, (1967) formula below, where;  $n$  is the sample size,  $N$  is the population,  $e$  is the level of precision.

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

Table 3.1 presents the sample distribution while Figure 3.2 shows the selected communities. The sample size was computed as shown by the Taro Yamane formula, thus:

$$n = \frac{N}{1 + N(e)^2} = \frac{27000}{1 + 27000(0.05)^2} = 395$$

The sampled population 395 when divided across the 27 chosen communities is 14.63. Unfortunately, there is no fraction of humans, hence the approximation to the nearest whole number (i.e. 15). Given the fact that equal number of beneficiaries were selected for the economic empowerment programme as provided in the Jigawa State Government Document. Purposive sampling technique was used to select the respondents. Each

sampled community in the selected LGA was administered 15 copies of the questionnaire, which provided a total of 405 (i.e., 15 x 27 = 405).

### 3.2.4 Sample Size and Sampling Techniques

A multistage sampling procedure was used. The first stage involves simple random selection of three (3) local government areas from each of the three (3) senatorial zones. These were; Jigawa North East (Kaugama, Kiri-Kasamma and Auyo), Jigawa North West (Gwiwa, Garki and Gagarawa), Jigawa Central (Buji, Miga and Kiyawa). In the second stage, three communities were randomly selected from each of the local governments. The third stage involves the simple random selection of forty-five (45) respondents from each local government areas bringing the sample size to four hundred and five (405).

Table 3.1: Sample Size by Senatorial Zones/LGAs

S/N	Senatorial Zones	Selected LGAs	Selected Communities	No. of Beneficiaries
1.	Jigawa North East (Hadejia)	Kaugama	Turmi, Marke & Dakaiyawa	15 x 3 = 45
		Kiri-Kasamma	Turabu, Madaci & Kuit	15 x 3 = 45
		Auyo	Auyakayi, Ayama & Gadimari.	15 x 3 = 45
		<i>Sub Total</i>		<i>135</i>
2.	Jigawa North West (Gumel)	Gwiwa	Daurawa, Indirawa & Tsubut.	15 x 3 = 45
		Garki	Muku, Sugungun & Bawan Allah.	15 x 3 = 45
		Gagarawa	Medu, Makerabu & Maikilili.	15 x 3 = 45
		<i>Sub Total</i>		<i>135</i>
3.	Jigawa Central (Dutse)	Buji	Gwadayi, Kukuma & Unguwar Maina	15 x 3 = 45
		Miga	Tsakuwawa, Hantsu & Jamaga	15 x 3 = 45
		Kiyawa	Shuwarin, Balagu & Tsirma	15 x 3 = 45
		<i>Sub Total</i>		<i>135</i>
<b>Grand Total</b>			<b>405</b>	



multiple regression analysis. At the end of data collection all completed copies of the questionnaire from the women entrepreneurs were coded and analyzed. Data analysis was performed in order to achieve the research objectives as discussed.

Objective i: examine the rural women entrepreneurs' perception towards government empowerment programme:

To analyze data for this objective, the study adopted the use of simple descriptive statistics which include the frequency tables, charts and weighted means, Likert scale, as employed by Kamunge, Njeru and Tirimba (2014) who studied factors affecting the performance of small and micro enterprises in Limuru town market of Kiambu County, Kenya.

The Likert scaling technique adopted in this work is a five calibrated format of strongly disagreed, disagreed, undecided, agreed and strongly agreed. These were assigned numbers 1, 2, 3, 4, and 5 respectively from the least to the highest choice.

Objective ii: determine the extent of government economic empowerment utilization by rural women entrepreneurs:

To analyze data for this objective, the descriptive statistics was adopted. A similar method was used by Valdivia (2013) to study "Business training plus for female entrepreneurship in Peru.

The Likert scaling technique adopted in this work as provided by Joshi, Kale, Chandel and Pal (2015) is a five calibrated format of strongly disagreed, disagreed, undecided, agreed and strongly agreed. These were assigned numbers 1, 2, 3, 4, and 5 respectively from the least to the highest choice. To determine the minimum and the maximum length of the 5-point Likert type scale, the range is calculated by  $(5 - 1 = 4)$  then divided by five as it is

the greatest value of the scale ( $4 \div 5 = 0.80$ ). Afterwards, number one which is the least value in the scale was added in order to identify the maximum of this cell. The length of the cells is determined as below:

From 1 to 1.80 represents (strongly disagree).

From 1.81 until 2.60 represents (do not agree).

From 2.61 until 3.40 represents (undecided).

From 3.41 until 4.20 represents (agree).

From 4.21 until 5.00 represents (strongly agree).

Objective iii: examine the financial and non-financial performance of the rural women entrepreneurs before and after the intervention in Jigawa State

The difference-in-differences analysis was employed to achieve this objective.

Objective iv: examine the effect of economic empowerment programme on performance of the rural women entrepreneurs in Jigawa State.

The multiple regression analysis was employed to achieve this objective. Similar methodology was utilized by Ekpe (2011) who studied “women entrepreneurs’ performance: Microfinance factors with mediating effect of opportunity and moderating effect of attitude”. Thereafter, the stated hypothesis was tested at 5% level of significance using the F-statistics. The multiple regression model takes the following design

$$Y = \lambda_0 + \lambda_1 X_1 + \lambda_2 X_2 + \lambda_3 X_3 + \lambda_4 X_4 + \lambda_5 X_5 + \lambda_6 X_6 + \lambda_7 X_7 + \epsilon_i \quad \dots (1)$$

Where  $Y$  = profitability, sustainability and expansion proxied by yearly income

$X_1$  = Age (year)

$X_2$  = Marital status (dummy, 1 “married”, 0 “others”)

$X_3$  = Educational level (dummy, 1 “educated”, 0 “not educated”)

X4 = Capacity building (dummy, 1 “fully participated”, 0 “not fully participated”)

X5= Skills proxied by level of improvement upon completion of training (dummy, 1 “improved”, 0 “not improved”)

X6= Cash advance proxied by total package received (Naira)

X7 = Equipment proxied by additional equipment purchased (Naira)

Objective v:examine the challenges facing rural women entrepreneurs in the economic empowerment programme implementation:

To analyze data for this objective, the study employed the use of simple descriptive statistics using tables and figures to explain the challenges faced by the rural women entrepreneurs in Jigawa State as used by JayaKumar and Kannan (2014) who studied challenges and opportunities for rural women entrepreneurs in India.

### **3.2.6 Operationalization and Measurement of Variables**

#### *3.2.6.1 Economic Empowerment*

- i. ***Skill Acquisition:*** This is the level of training and re-training given to the beneficiary under the government empowerment programme. It is measured by the number of times the beneficiaries attended such trainings. The expectation is that, the more exposed to capacity building and skill acquisition training by the beneficiaries, the better is the expected performance of the rural entrepreneurs. The researcher thus assumes that the entrepreneurial skill training accompanying the provision of micro loans most likely improves the capacity of the entrepreneurs to use funds and hence impacts on business performance.
- ii. ***Cash Advanced:*** This is the amount of money given to a beneficiary under the government empowerment programme. It is measured in Naira. It is expected that



the higher the amount advanced, the higher is the performance of the rural entrepreneur. It is also expected that amount of cash advanced influenced performance positively.

- iii. ***Provision of Equipment***: This is the type of equipment that was provided by the government to facilitate and ease the entrepreneurs' business activities in the rural communities. It is measured by level of maintenance of such equipment from the time of receipt up to the time of this study. It is expected that the equipment provided enhances the performance of the beneficiaries in terms of their production capacities.

#### 3.2.6.2 *Entrepreneurial Activity*

- i. ***Production and Sales***: This is the level of output recorded of the entrepreneur per day per month as a result of the economic empowerment the beneficiaries have enjoyed in the past. This is operationalized by the total volume of output/sales they have recorded from their enterprise.
- ii. ***Advertisement***: This is an act of advertises entrepreneur's products to customers in order to widen the market based for greater profit, income, savings and investment. This is operationalized by the rate of coverage of the advertisement and patronage recorded from their enterprise.
- iii. ***Record Keeping***: This is an act of keeping the record of all transactions by an entrepreneur in order to monitor the trends and movements of the enterprise for greater performance. This is operationalized by the rate of keeping business transactions detail of their enterprise.

### 3.6.2.3 Performance

- i. **Profitability:** This is the ability of a beneficiary's business enterprise to earn a profit, which is what is left of the revenue the business enterprise generates after it pays all expenses directly related to the generation of the revenue. It is measured by deducting the total sales minus the total expenditure.
- ii. **Savings:** This is the amount of money been kept by the beneficiaries which is not used for as part of their daily expenses for the purchase of raw material and is not invested per day. This is measured by the total daily earnings minus total daily capital.
- iii. **Investment:** This is referred to the amount of money allocated in something and the anticipation of some profits in the future – for example, purchase of food items and kept for reselling when the prices go up in a later date. It is measured by the number of different investments made by the beneficiaries.
- iv. **Employment:** This is defined as the person(s) working and being paid. It is measured by the total number of employees by the beneficiaries within the period of study.
- v. **Growth and Expansion:** This is the ability of the beneficiary to utilize all forces in ensuring the development of their business enterprise and when that happens, it translates into expansion of the business. As their business grows, they can only accommodate higher additional business through more supply lines and possibly expanded hours, which eventually, needs to increase physical capacity. This is measured by the ability of having access to raw materials.

### 3.2.7 Ethical Issues

Women in Jigawa State based on the socio-cultural settings of the study area are not easily seen outside hence the conservativeness was considered. Informed consent of the

entrepreneurs was sought and only those voluntarily willing to participate were involved. Efforts were made to make attributory information anonymous in order to protect the integrity of the respondents.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Socio-Economic Characteristics of Rural Women Entrepreneurs that Influences Entrepreneurial Performance

This subsection discusses socio-economic characteristics of the respondents that includes age, marital status, type of family, position in household and educational level using frequencies and percentages.

##### 4.1.1 Age of the Rural Women Entrepreneurs

Age is an important factor in determining people's engagement in entrepreneurial activities, because it grows with variables such as competency, maturity and sound decision making in entrepreneurial activities. The age distribution of the rural women entrepreneurs in Jigawa State is shown in Figure 4.1.

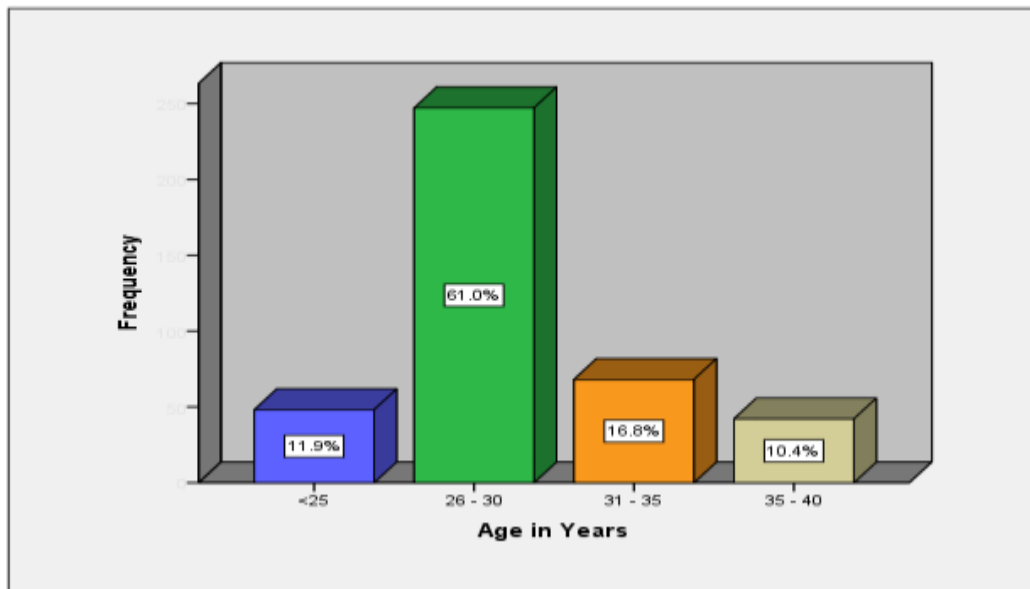


Figure 4.1: Age of Respondents

Source: Field Survey, (2019).

Figure 4.1 indicates that 78% of the respondents are within the age group of 26 – 35 years.

This implies that majority of the respondents fall within the active working age group,

which means they are strong, agile and economically active, and can also participate adequately in different entrepreneurial activities. These attributes were responsible for increasing the output levels of the women entrepreneurs in the study area. This position agrees with Ohajianya *et al.*, (2010) who reported that middle aged entrepreneurs who are still physically active, vibrant, and dynamic, are more likely to fall within the productive age range of 22 to 39 years. This is similar to the findings of Makama (2013) which reveals that most of the women entrepreneurs in rural areas are within the age range of 15 to 34 years.

#### **4.1.2 Marital Status of the Rural Women Entrepreneurs in the Study Area**

Marriage is an important indicator in determining the responsibility status of human beings in communities that embraces Islamic religion. Table 4.1 presents marital status of the respondents.

Table 4.1: Marital Status of Respondents

<b>Marital status</b>	<b>Frequency</b>	<b>Percentage</b>
Single	12	3.0
Married	329	81.2
Divorced	29	7.2
Widow	35	8.6
<i>Total</i>	<i>405</i>	<i>100.0</i>

Source: Field Survey, (2019).

The data in Table 4.1 reveal that those who are married are approximately 81%. This is because Jigawa State is generally a Muslim dominated environment, with emphasis on marriage of young girls immediately they attain maturity status. In addition, the tradition encourages participation of women in some domestic entrepreneurial activity at their matrimonial homes. This finding is in line with Onyishi, (2009); Okafor, Oluwakemi and Samuel (2011); and Ndamu (2017) who reported in their studies that married women enjoy more economic empowerment than any other category.

### 4.1.3 Family Type of Rural Women Entrepreneurs

The type of family an individual entrepreneur especially women belong to, played an important role in the attainment of success or failure of such enterprise. Family type of the respondent is presented in Table 4.2.

Table 4.2: Type of Family of Respondents

Family type	Frequency	Percentage
Monogamous	249	61.5
Polygamous	156	38.5
<i>Total</i>	<i>405</i>	<i>100.0</i>

Source: Field Survey, (2019).

The result in Table 4.2 on family type reveals that close to 62% lives in a monogamous household setting, while approximately 38% are found in a polygamous setting. The nature of their household affects their business performance especially for those in the monogamous family, because all their needs are expected to be met by their spouses. This consequently makes them save part of their incomes for further investment. Coincidentally, in this study, majority of the respondents are in monogamous family setting. This does not agree with Fiala (2014) who reported that women enterprises are affected negatively due to family pressures, as most of them who live in polygamous houses were drained by family demands for cash.

### 4.1.4 Status of Rural Women Entrepreneurs in the Household

Figure 4.2 presents the status of women entrepreneurs in relation to household head. This is because such status influences the relative ease or otherwise in venturing into income – earning activities.

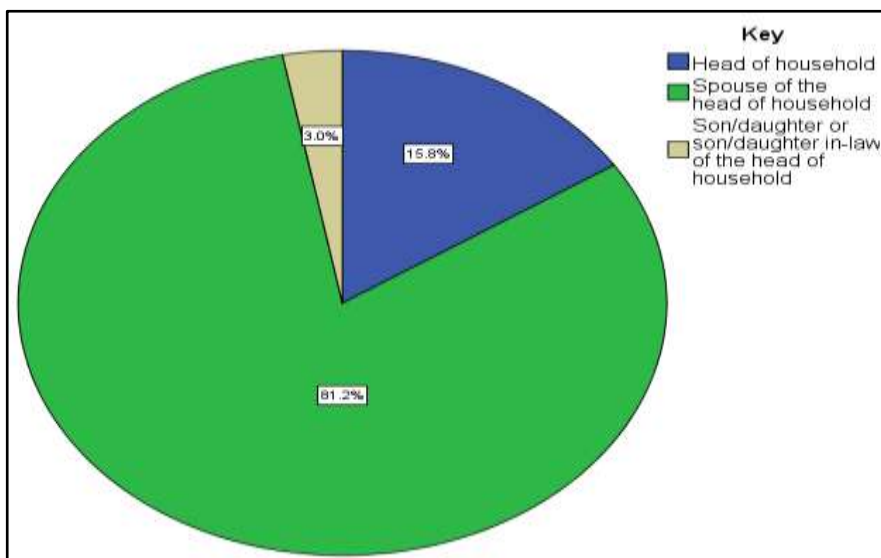


Figure 4.2: Status of Respondents in the Household  
Source: Field Survey, (2019).

The data in Figure 4.2 reveal that about 81% of the respondents are spouses of the households' heads while the remaining are not. Their position of being spouses of the household heads does not significantly affect their enterprise operations largely because of their entrepreneurial acumen acquired through long period of domestic enterprise practice and management which contributed in the effective operation of their enterprises, and thus paved the ways for greater performance as provided by their responses.

#### 4.1.5 Number of Dependents on Rural Women Entrepreneurs

The ratio between the women entrepreneur's earnings and the number of dependences is an important factor in determining the entrepreneurial performance especially among women in rural communities. Table 4.3 presents the number of dependents.

Table 4.3: Number of Dependents of the Respondents

Number of dependents	Frequency	Percentage
0	341	84.2
3	24	5.9
4	6	1.5
5	18	4.4
6	6	1.5
7	5	1.2
8	5	1.2
<i>Total</i>	405	100.0

Source: Field Survey, (2019).

Table 4.3 reveal that, approximately 84% of the respondents do not have any external dependents, they only care for their kids whose responsibilities appear to be natural, such as feeding and clothing, in addition, and spending on other welfare issues such as schools and health care are in most cases provided at subsidized rate and even free in some cases. This way, the rural women entrepreneurs' ability to save and reinvest was encouraged as stated by most of the respondents, hence an opener to positive performance.

#### 4.1.6 Highest Formal Educational Attainment of the Rural Women Entrepreneurs

Table 4.4 presents the status of women entrepreneurs in relation to their highest level of formal education. This is because education is an important tool in the enhancement of any venture that generates income.

Table 4.4: Education Attainment of the Respondents

<b>Education Attainment</b>	<b>Frequency</b>	<b>Percentage</b>
Never attended School	47	11.6
Non-Formal/Arabic	108	26.7
Primary	83	20.5
Secondary	137	33.8
Tertiary	30	7.4
<i>Total</i>	<i>405</i>	<i>100.0</i>

Source: Field Survey, (2019).

Table 4.4 reveal that exactly 11.6% of the respondents lacked any form of education, the rest of them had one form of education or another ranging from non-formal Arabic to some few of them with tertiary education qualification. Their exposure to some form of education contributed positively in their pursuit of entrepreneurial activities because formal education enables the women to learn fast and adopt the contents of the acquired knowledge they are exposed to as quickly as possible.

The nature of the Jigawa State economic empowerment programme 2008 – 2015 further exposed the beneficiaries to learn how to keep records of their transactions, save from the proceeds, maintain good customer relations, etc. which accordingly, translate into success



in entrepreneurial activities. This finding agrees with that of Eze *et al*, (2016) who reported that majority of the rural women who are moderately formally educated, have impacted positively in improving their overall business performance.

#### **4.1.7 Religion of the Rural Women Entrepreneurs**

All the respondents (100%) are followers of Islamic religion, the religion teaches followers to always embrace hard work, self-reliance, sincerity, honesty and respect to one another. The application of such religious attributes by the women entrepreneurs in the operation of their ventures greatly assisted in promoting the achievement of the performance indicators such as profitability, investment, savings and employment generation.

#### **4.2 Effect of Economic Empowerment Programme on Performance of Rural Women Entrepreneurs**

The economic empowerment intervention is a form of aid provided primarily by governmental institutions (or charitable organizations) to individuals or groups in need within a society to reduce a burden. In this study, the impact of economic empowerment on performance of beneficiaries is determined by the outcomes of the entrepreneurs' age, marital status, education, level of improvement upon completion of training, additional equipment purchased and capacity building training received. However, profitability, savings, investment and employment generation were jointly measured by income generated by the rural women entrepreneurs.

##### **4.2.1 Economic Empowerment Received**

###### *4.2.1.1 Influence of Skills Acquisition on Entrepreneurial Performance*

Skills acquisition is an important tool that can lead to attainment of knowledge and expertise in a particular line of trade for entrepreneurial performance, especially in Less

Developed Countries like Nigeria who are considered poor and striving to move forward.

Table 4.5 present influence of skill acquisition on entrepreneurial performance.

Table 4.5: Influence of Skills Acquisition on Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Introduction of New production methods and techniques</b>	<i>Freq</i>	350	35	10	7	3	405
	<i>Perc</i>	86.5	8.6	2.5	1.7	0.7	100.0
<b>Specialization</b>	<i>Freq</i>	364	41	-	-	-	405
	<i>Perc</i>	89.9	10.1	-	-	-	100.0

Source: Field Survey, 2019.

Table 4.5 revealed that 86.5% of the respondents strongly agreed that with the knowledge acquired on skill acquisition training, they were able to introduced new production methods and techniques, and close to 90% of the entrepreneurs strongly agreed again that they were able to specialize in their respective line of trades. This indication showed that the skills acquisition component of the economic empowerment programme had impacted positively in changing their enterprise operation to record remarkable improvement in their profits, income, and savings levels.

With the exposure to skills acquisition, the women entrepreneurs captured by this study were able to depart from operating on a limited scale enterprise venture such as the pottery making, beans cake and groundnut oil productions, *fura da nono*, etc which were characterized with low capacity for greater profit and income generations and much lower capacity to wider market outreach, to a little bit more technical one in new areas of enterprise ventures like the tailoring, knitting, leather works in shoes and bags, horse decoration, among others. The trend which provided a lot of advantages that had opened up avenues for greater enterprise performance because of specialization, introduction of new production methods and techniques were acquired and put in practice that generated

positive improvement in output and sales levels. In addition, the size of the rural women entrepreneur's market was also broadened to attract consumers/customers beyond their communities. The outcome of all these contributed in women entrepreneurs' ability to generate greater income, greater profit with expansion by employing more hands to assist them as enunciated in most of their responses. This finding corroborates Suliyanto and Rahab (2012) who reported that lack of exposure to modern processors, machinery to increase productivity and enhance production skills affects the performance of women-owned small-scale enterprises.

The skills acquisition programme as a component of economic empowerment in Jigawa State, succeeded in impacting positively on the obstacles affecting women entrepreneurship performance before the intervention, on the grounds of so many circumstances. Firstly, familiarity of the rural people in Jigawa State to the activities of international donor agencies concerned with women and children development such as the UNICEF, USAID, World Bank, etc, and the internal development programmes like that of the introduction of microfinance banks, peoples and community banks in Jigawa State.

Secondly, rural women in Jigawa State are exposed to hard work and engagement in self – reliant venture either on the farm or by way of enterprise venture undertaking. Such participation in self-reliant venture built in them, the spirit of good knowledge and discipline for management of little resources, the knowledge which they augmented to the skills acquired to achieve greater performance as enunciated in their responses.

Thirdly, majority of the beneficiaries are aged more than 30 years and married, who are assumed to be very responsible and matured in the discharge of any task such as that of the skills acquisition and skills utilization for greater enterprise performance.

#### 4.2.1.2 *Entrepreneurs Line of Trade*

Provision of skills acquisition training in the line of trade of an entrepreneur is an important tool in measuring the performance of any enterprise endeavor. Four major trades were found to be available and engaged by the women entrepreneurs in rural communities of Jigawa State that were supported by the intervention. These were knitting, tailoring, horse decoration and leather works.

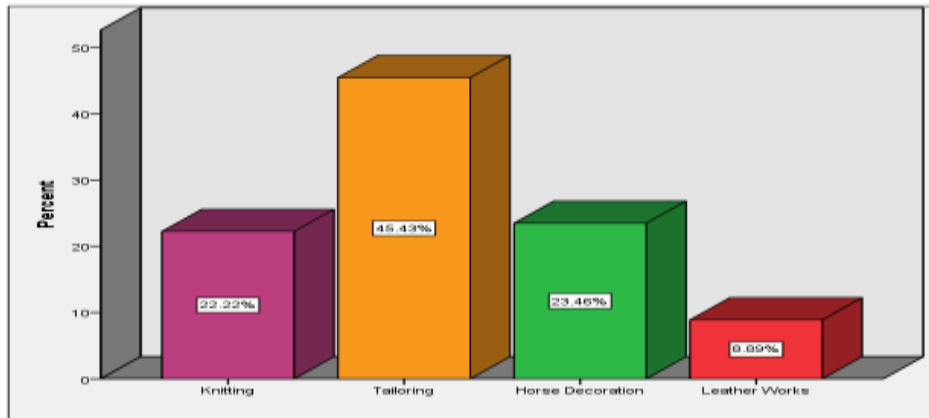


Figure 4.3: Line of Trade  
Source: Field Survey, (2019).

Figure 4.3 shows that most of the respondents were into tailoring activities, followed by horse decoration while knitters were also fairly large. However, the least were those who chose leather works and the reason for the low participation by the entrepreneurs could be perhaps because the profession is more of masculine than feminine in nature, and also the trade appeared to be more promising in the urban areas than rural communities where they operate.

For knitting and tailoring, majority of the rural women entrepreneurs get involved at higher frequency because of their prior knowledge and experience and greater accessibility to market within their communities. A good example are beneficiaries from Miga local government, who were traditionally a tailoring dominated zone, with their male counterpart already involved in male garment and other men traditional wears. For leather

works and horse decoration, the trades are commonly found within respondents from Hadejia Zone, especially in Kaugama & Kirikasamma local government areas largely because of the high demand for horse decoration activities from neighboring states of Bauchi and Yobe while in Gumel zone, majority of the respondents are into leather works because it borders with Niger Republic and such products attracts higher demand as enunciated in their respective responses.

#### 4.2.1.3 Respondents Prior Experience in Selected Trade and Entrepreneurial Performance

Prior knowledge and experience play an important role in the ease of mastery and adoption of new ideas or techniques that a practicing entrepreneur is exposed to. Figure 4.4 presents the experience of the respondents in the selected trades.

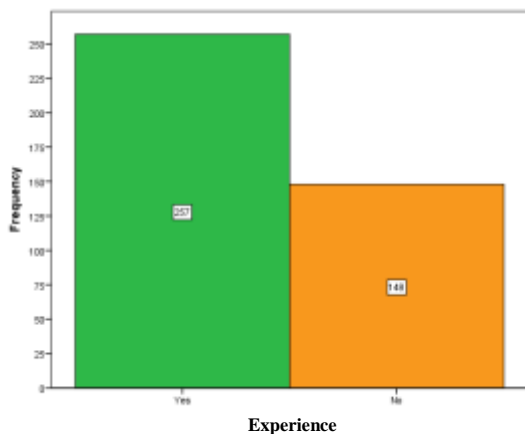


Figure 4.4: Experience in selected trade  
Source: Field Survey, (2019).

Figure 4.4 revealed that about 36% of the respondents had no prior knowledge on their chosen trade, while the majority of them had some skills and knowledge on the type of trade they were trained on. The prior knowledge, skills as well as the passion for the trade facilitated fast learning and subsequent adoption and application of the new knowledge, they acquired which contributed in boosting their output levels leading to higher profits and income for faster and greater performance of their respective enterprise.

#### 4.2.1.4 Beneficiaries Improvement in Skills after the Training and Entrepreneurial Performance

Training and re-training if efficiently provided are generally expected to augment and upgrade the skills and knowledge of the recipient.

Table 4.6: Level of Improvement in Skills upon Completion of Training

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Improvement in the quality of production</b>	<i>Freq</i>	90	255	60	-	-	405
	<i>Perc</i>	22.2	63.0	14.8	-	-	100.0
<b>Increase in the output level</b>	<i>Freq</i>	41	364	-	-	-	405
	<i>Perc</i>	10.1	89.9	-	-	-	100.0
<b>Increase in the size of the market</b>	<i>Freq</i>	35	359	11	-	-	405
	<i>Perc</i>	8.7	88.6	2.7	-	-	100.0

Source: Field Survey, (2019).

Table 4.6 revealed that 63% of the respondents agreed that upon completion of the training programme they were able to improve on their quality of production, 89.9% of them agreed that they had an increase in their output levels and 88.6% of them upon the completion of the training programme were able to increase the size of their market. On the general note, the rural women entrepreneurs' skills had improved after the training, perhaps due to the fact that majority of them had prior knowledge of the trade they are being trained for as provided in their earlier responses, and this had translated into a positive improvement in the quality and quantity of their production leading to increase in profit, income and savings and output levels. This agrees with Valdivia (2013) who reported that a three-month intensive training delivered by specialized professionals plus customized technical assistance increased business sales of women micro entrepreneurs in Peru approximately two years after the training was first offered.

#### 4.2.1.5 Respondent Depth of Training and Entrepreneurial Performance

The depth of training received by the respondents was examined and the result is presented in Table 4.7.

Table 4.7: Depth of Training Received by the Beneficiaries

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Duration of the Training</b>	<i>Freq</i>	405	-	-	-	-	405
	<i>Perc</i>	100.0	-	-	-	-	100.0
<b>Adequacy of the Contents</b>	<i>Freq</i>	405	-	-	-	-	405
	<i>Perc</i>	100.0	-	-	-	-	100.0
<b>Simplicity of the Contents</b>	<i>Freq</i>	359	35	7	4	-	405
	<i>Perc</i>	88.6	8.7	1.7	1.0	-	100.0

Source: Field Survey, (2019).

Table 4.7 revealed that all the respondents strongly agreed that the duration and the contents of the training such as the theory and the practical were adequate and effective enough to have allowed them muster enough skills and knowledge necessary for effective delivery of their business enterprise. In addition, 88.6% of them strongly agreed that the contents of the training was simple to understand and further stated that any woman who is not even educated can be able to comprehend the training skills only if she gives her full attention to receiving the training.

The adequacy of the duration of the training had assisted in filling the skills gap of the rural women entrepreneur and opened up a faster channel for positive improvement in their profits, income, and savings levels.

#### 4.2.1.6 Self-Maintenance of Equipment/Machines by the Beneficiaries

The respondents' knowledge base on self-maintenance of machines and equipment is examined and the result is presented in Table 4.8.

Table 4.8: Knowledge Base for Maintenance of Equipment and Machine

Source of knowledge for maintenance	Frequency	Percentage
Capacity Building	297	73.3
Family and Friends	30	7.4
Personal Experience	78	19.3
Total	405	100.0

Source: Field Survey, (2019).

All the respondents in the four identified trades agreed that they personally maintain their machines and or equipment to a certain extent within their capacity, and refer to specialist for further maintenance in some cases. The low-income nature of the rural dwellers encouraged the culture of preservation and maintenance to avoid wastages and shortages of the few available items and equipment especially in agricultural tools and other domestic items such as cooking utensils and clothing to some extent. This practice and the capacity building received contributed in generating the spirit of cost savings and equipment maintenance among the rural women entrepreneurs, which assist in encouraging savings from the profit realized for a better enterprise performance.

Result further revealed that, the respondents' knowledge of maintenance came through capacity building, family and friends as well as personal experience with 73.3%, 7.4% and 19.3% respectively. This implies that most of the rural women entrepreneurs acquired their knowledge of maintenance through capacity building and hence economic empowerment is important in improving the capacities of existing women entrepreneurs in rural communities. This is very significant in terms of maintaining their equipment and general improvement in the business as it encourages steady production leading to greater



output, greater profit, more savings and hence leading to performance. This finding agrees with the findings of Wanjohi and Mugure (2008) who reported that most entrepreneurs who maintain their equipment gained the knowledge from skill acquisition training.

#### 4.2.2 Capacity Building Training Received by the Beneficiaries

The capacity building component of the economic empowerment programme which comprises of marketing strategy, record keeping of transactions, savings culture, advertisement, business registration and membership of business association are important factor, as well as a catalyst for the promotion, improvement and faster growth of entrepreneurial venture. The capacity building training received by the respondents was examined and the result is presented in Table 4.9.

Table 4.9: Capacity building training received by the beneficiaries

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
No	-	-
Yes	405	100.00
Total	405	100.0

Source: Field Survey, 2019.

All the benefiting rural women entrepreneurs strongly agreed that they have attended the capacity building training organized to enhance their abilities and also boost their entrepreneurial standing among their peers, who have not benefitted. The capacity building training was organized in a simplistic nature to accommodate the uneducated amongst them. The provision of business enhancement strategies such as record keeping, registration of companies, etc. contributed in enhancing their business performance.

#### 4.2.2.1 Marketing Strategy and Entrepreneurial Performance

The influence of capacity building on marketing strategy in entrepreneurial performance was examined and result is presented in Table 4.10.

Table 4.10: Marketing Strategy and Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>New Marketing Strategy(Advert, WhatsApp, etc)</b>	<i>Freq</i>	359	41	5	-	-	405
	<i>Perc</i>	88.6	10.1	1.2	-	-	100.0

Source: Field Survey, (2019).

Result on Table 4.10 revealed that, about 89% of the sampled rural women entrepreneurs strongly agreed that capacity building had positive influence on their entrepreneurial venture performance. The capacity building training as enunciated by the respondents, introduces them to new marketing strategies such as the use of the social media like advertisement, using WhatsApp, community radio stations, text messages, etc.

The respondents' stated further that, the power of the capacity building had opened up greater opportunities for them to be able to change from the narratives of the informal ways of marketing their products to a more modernize means leading to improvement in sales and profitability level, including business expansion and employment generation, and hence attainment of performance. All these have contributed towards the success of the women enterprise as provided by them. This is in line with Kochurani (2005) who reported that capacity building enables women to fully utilize their creative potential leading to a greater participation and consequently positive performance.

#### 4.2.2.2 Record Keeping of Transactions and Entrepreneurial Performance

The influence of capacity building on record keeping was examined and the result is presented in Table 4.11.

Table 4.11: Record Keeping of Transactions and Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Monitoring and</b>	<i>Freq</i>	232	-	-	173	-	405
<b>planning of Sales</b>	<i>Perc</i>	57.3	-	-	42.7	-	100.0

Source: Field Survey, (2019).

Table 4.11 revealed that 57% of the rural women entrepreneurs strongly agreed that they have records of most of their business transactions for the business period. Keeping of business record is an essential component of monitoring the trend of a business enterprise, especially in relations to performance. In rural communities of Jigawa state, keeping records of business transaction by women were never taken serious before participating in the economic empowerment programme. The women entrepreneurs who were admitted into the economic empowerment programme at different times from 2008 up to 2015 were trained on how to keep records of their business transactions.

This implies that substantially, more than half of the respondents have benefited positively from the record keeping component of the capacity building provided by the economic empowerment programme that have helped them to monitor their peak and off-peak periods of profits so as to adjust their business for a better performance. This position is in line with the study of Maitra and Mani (2014) who reported that women who attended vocational training program acquired skills on keeping records of their business transactions which assisted them in making high performance.

#### 4.2.2.3 Savings Culture and Entrepreneurial Performance

Saving parts of profit is essential for business expansion. It is called “ploughing back the profit”. The influence of capacity building on savings culture was examined and the result is presented in Table 4.12

Table 4.12: Savings from Profit and Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Savings against eventualities</b>	<i>Freq</i>	399	-	-	6	-	405
	<i>Perc</i>	98.5	-	-	1.5	-	100.0
<b>Savings for investment</b>	<i>Freq</i>	369	-	-	36	-	405
	<i>Perc</i>	91.1	-	-	8.9	-	100.0

Source: Field Survey, (2019).

Table 4.12 revealed that 98.5% of the respondents strongly agreed that they made some savings from the profits they realized to safeguard against eventualities and 91.1% of them strongly agreed that they made other investment from the proceeds of their savings. The experience of most of the respondents in rotational savings (*Adashe*), the *Asusu* savings and the capacity building training provided to them culminated and further heightened their spirit of savings culture which they use to re-invest in other ventures to support the existing venture against eventualities. The findings here corroborate with Ojo (2009) who informed that, savings had positive impact on entrepreneurs’ performance in Nigeria.

#### 4.2.2.4 Advertisement and Entrepreneurial Performance

Just like the other components of the capacity building training given to the rural women entrepreneur, advertisement is also an important tool in promoting enterprise venture to perform. The influence of capacity building on advertisement was examined and the result is presented in Table 4.13

Table 4.13: Advertisement and Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Attraction of customers</b>	<i>Freq</i>	322	-	-	83	-	405
	<i>Perc</i>	79.5	-	-	20.5	-	100.0

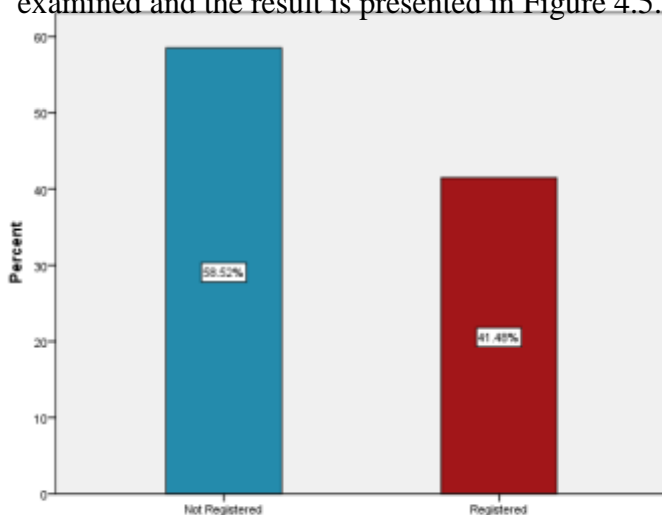
Source: Field Survey, (2019).

Table 4.13 revealed that close to 80% of the rural women entrepreneurs strongly agreed that they were able to attract more customers by advertising their products. The exposure of the respondents to the capacity building training on advertisement using mediums such as social media platforms and community radio stations contributed greatly to their engagement in the advertisement of their products leading to increase in sales volume, output, income, profits as well as savings.

The success recorded from such a circumstance might not be unconnected to the availability of local markets, engagement during ceremonies; festivities as common tradition among ruralites in Hausa communities and the recent introduction of social media platforms in villages have equally encouraged the diffusion of products into various localities and hence assist in promoting the enterprise owners to record more profit for a better savings. This is in line with Haggablade, Hazell and Reardon (2007) who asserted that advertisement is a tool to creating new customers and promote goods and services to the potential ones.

#### 4.2.2.5 Business Registration and Rural Women Entrepreneurial Performance

Business registration is an important component in the operations of an entrepreneurial venture because it formalizes and legalizes the venture and create better avenues for relationship with other trade units and easy to access finance especially from banks and other financial institutions. The influence of capacity building on business registration was examined and the result is presented in Figure 4.5.



**Registration Status**

Figure 4.5: Respondents Business Registration Status  
Source: Field Survey, (2019).

Figure 4.5 revealed that more than 58% of the respondents have not registered their enterprise venture with any government agency, be it at the local government, state level or even the federal government (which is the corporate affairs commission). In the course of administering the questionnaire, majority of them were not fully aware of the importance of business registration.

The informal nature of their business operations right from time might be responsible for their reluctance in getting their businesses registered and the process of the registration is not rural friendly especially to the operating rural women entrepreneurs. Those found to have registered their business are mostly close to the state capital such as those in Kiyawa local government area.

*4.2.2.6 Respondents Membership of Trade Associations and Entrepreneurial Performance*

Membership into associations especially among operators of enterprise venture is paramount because it encourages cross fertilization of ideas among members for greater entrepreneurs' performance.

The influence of capacity building on membership of trade association was examined and the result is presented in Table 4.14

Table 4.14: Membership of Trade Associations and Entrepreneurial Performance

<b>Membership Status</b>	<b>Frequency</b>	<b>Percentage</b>
No	243	60
Yes	162	40
Total	405	100

Source: Field Survey, (2019).

Table 4.14 revealed that majority of the respondents (60%) are not members of a certain women business associations, although some of them are members of association not related to their trade, but they do gain positively from such a membership.

For example, one knitter is a member of women oil making group in her locality (Indirawa, Gwiwa LGA) and she uses the knowledge gained and ideas from the group to apply it on her own trade which consequently assist in promoting her venture. This means that cross fertilization and application of ideas for entrepreneur performance is adopted by respondents.

#### 4.2.2.7 Attending Trade Associations' Meetings and Entrepreneurial Performance

Being a member of association is only a good condition for enhancing entrepreneurial performance, but attending meetings of such association is critical and central to the attainment of the entrepreneurial performance. The influence of capacity building on attending trade associations' meetings was examined and the result is presented in Table 4.15.

Table 4.15: Attending Trade Associations' Meetings and Entrepreneurial Performance

<b>Indicators</b>		<b>Frequently</b>	<b>Often</b>	<b>Moderate</b>	<b>Seldom</b>	<b>Never</b>	<b>Total</b>
<b>Attraction of</b>	<i>Freq</i>	-	30	120	12	-	162
<b>customers</b>	<i>Perc</i>	-	18.5	74.1	7.4	-	100.0

Source: Field Survey, (2019).

Table 4.15 revealed that 74.1% of the respondents moderately attend meetings of trade associations by different women organizations that assisted them in attracting customers. The exposure of the respondents to the capacity building training and perhaps acquiring such a knowledge assist the entrepreneurs in recording good performance as the

knowledge would provide the entrepreneur with information and trends of demand and supply of their products including projections of the future market.

### 4.2.3 Influence of Equipment Provision on Rural Women’s Entrepreneurial Performance

The use of tools and equipment is central and critical ingredient in the production process of an enterprise. Its provision is therefore paramount for an effective and efficient enterprise operation. The influence of equipment provision on entrepreneurial performance was examined and the result is presented in Table 4.16.

Table 4.16: Influence of Equipment Provision on Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Change in production quality</b>	<i>Freq</i>	331	74	-	-	-	405
	<i>Perc</i>	81.7	18.3	-	-	-	100.0
<b>Increase in production output</b>	<i>Freq</i>	353	52	-	-	-	405
	<i>Perc</i>	87.2	12.8	-	-	-	100.0

Source: Field Survey, (2019).

Table 4.16 revealed that nearly 82% of the women entrepreneurs strongly agreed that, the influence of equipment provision had improved their production quality and 87.2% of them strongly agreed that the provision of equipment had also increased their level of production output. The equipment provision had greatly assisted in increasing the level of output, and improvement in the quality of production of the entrepreneurs especially the leather works that produces shoes and bags, the tailors and the horse decorators, because with the use of the machines, production becomes faster, easier and better.

This way, favorable prices are fetched leading to higher income and higher profit for greater enterprise performance. This position is in line with the study of Wanjohi and Mugure (2008) who reported that an entrepreneur who received and maintains equipment as an intervention and is still in business records higher business output.



The success of the equipment provision as a component of economic empowerment on rural women entrepreneurial performance in Jigawa State depends largely on the exposure of the rural women to the use of local tools in their production exercise prior to the intervention.

#### 4.2.3.1 Equipment Received and Start-Up Grant by the Beneficiaries

The use of tools and equipment is central and critical ingredient in the production process of an enterprise. Its provision is therefore paramount for an effective and efficient enterprise operation. The government of Jigawa State provided the rural women entrepreneurs with basic working tools related to their choosing trade. The influence of equipment received and start-up grant was examined and the result is presented in Table 4.17.

Table 4.17: Equipment Received to Start Business by the Beneficiaries

<b>Equipment Received</b>	<b>Frequency</b>	<b>Percentage</b>
Knitting machine	90	22.2
Sewing machine	184	45.4
Grinding machine	95	23.5
Sewing + grinding machine	36	8.9
<b>Total</b>	<b>405</b>	<b>100.0</b>

Source: Field Survey, (2019).

Table 4.17 revealed that those in tailoring profession receives the highest, which is close to 45% and leather works receiving the lowest by approximately 9%. However, a ₦10,000 token as start-up capital was provided by the government to all the benefiting rural women which they all collected individually in full payment as indicated by their responses. The provision of such equipment and the token had played a significant role in sustaining the rural women enterprise and encourage them further to develop the passion in their respective enterprise for greater performance.

In addition, the exposure of the rural women entrepreneur in Jigawa State to the Islamic principles that encourages the spirit of hard work, sincerity and honesty acted as a catalyst in promoting the positive performance. This contradicts (Fafchamps *et al.* 2014) who reported that intervention delivered in-kind (e.g., purchase of livestock or inventory) rather than as cash works better for women-owned microenterprises with firms that are above subsistence level in size.

#### 4.2.4 Influence of Cash Advance on Rural Women Entrepreneurial Performance

Cash advance especially one that is not attached to any string is an important medium that could facilitate the speedy growth of an enterprise especially when judiciously utilized. The influence of cash advance on entrepreneurial performance was examined and the result is presented in Table 4.18.

Table 4.18: Influence of Cash Advance on Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Purchase of raw/work materials</b>	<i>Freq</i>	7	312	57	29	-	405
	<i>Perc</i>	1.7	77.0	14.1	7.2	-	100.0
<b>Setting up of an additional venture</b>	<i>Freq</i>	29	27	30	202	117	405
	<i>Perc</i>	7.2	6.7	7.4	49.9	28.8	100.0

Source: Field Survey, (2019).

Table 4.18 revealed that about 77% of the respondents agreed that the cash advanced enhances the rural women enterprise performance, which encouraged them to procure work materials for the continued operation of their enterprise venture; it becomes more advantageous to them as it is free and does not attract any interest. Although some had diverted some part of the cash as gift to friends and relatives, but that does not significantly affect the rural women entrepreneurs' ability to generate greater performance.

The power of the cash advance had again provided an opening for some of the rural women entrepreneurs to use some part of the funds in setting up an additional venture which in the long run provided support in maintaining the initial venture. This way, some

of them expanded the scope of their operations as more income and profits are generated. This finding agrees with Peter (2001); Lakwo (2007) who reported that credit assistance impacted business performance of entrepreneurs positively, especially rural women.

Following the provision of the cash advance, most respondents stated that, they have created an additional employment by employing more hands to work for them especially the tailors and leather workers in *Guri* and *Kaugama* LGAs. This finding is in line with Peter (2001) who reported further that credit assistance to entrepreneurs, especially women, is often seen in their improved income, product/output levels, investment, and general improvement in the welfare of the owners and expansion in employment. This also agrees with the work of Josephat, Fulment and Matunga (2018) who reported that the appropriate ways in which women empowerment could be strengthened or achieved despite their religious beliefs is about the abilities of women to effectively utilize only small cash advance.

The success recorded emanating from the cash provision by the rural women especially as it relates to the management and efficient utilization of the funds was as a result of the familiarity of the rural women in raising funds through their traditional means such as borrowing from the money lenders, friends and relatives.

#### *4.2.4.1 Additional Funds Intervention Received by 2012*

The beneficiaries of the additional funds of ₦10, 000 in 2012, were those found operating their business with all their equipment intact since the 2008 interventions. The objective was primarily to encourage them further to sustain and expand their businesses. Most of them have really took the advantage because few of them specifically in tailoring trade

have now(2019) graduated into small and medium enterprise with minimum of 2 and a maximum of 20 employees in some cases and locations. Typical examples are retailers and leather workers in *Kaugama* and *Guri* local government areas.

#### 4.2.4.2 Total Package Received by Rural Women Beneficiaries

The total package denotes the summation of the total cost of equipment and the amount of all monies collected. The influence of total package received was examined and the result is presented in Figure 4.6.

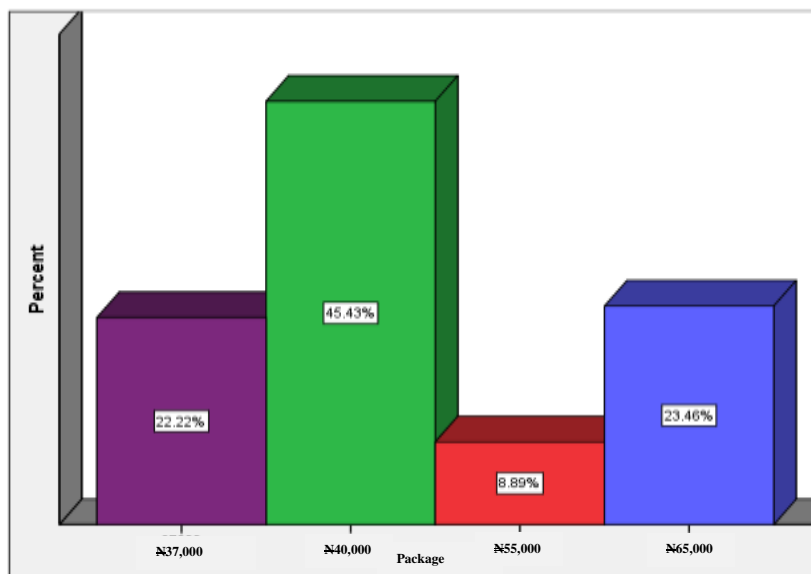


Figure 4.6: Total Package Received by Beneficiaries

Source: Field Survey, (2019).

Figure 4.6 revealed that approximately 78% of the respondents in tailoring, horse decoration and leather works have received ₦40,000 and above as their total package, which refers to the amount of cash advanced and the cost of equipment received. While about 22% who are in knitting received only ₦37,000. It means that the rural women have appropriately received some funds from the intervention. Such satisfaction in the intervention received by the women entrepreneur contributes immensely to making them becoming more determined and prosperous entrepreneurs.

### 4.3 Perception of Rural Women Entrepreneurs of Government Empowerment Programmes

The perception of the rural women entrepreneurs was sought in this study and variables such as social, economic, political, cultural, amongst others were thoroughly discussed.

#### 4.3.1 Perception of Women Entrepreneurs on Government Intervention Programmes as being “Politically” Influenced

Generally, the success and failure of any programme, especially the sponsored ones by individual, government or non-governmental organization depends largely on the perception of the target beneficiaries.

Table 4.19: Cross Tabulation on Senatorial Zone and Perception of Rural Women Entrepreneurs

			Perception			Total
			Strongly disagreed	Disagreed	Strongly agreed	
<b>Senatorial zone</b>	Jigawa North East	Frequency	4	125	6	135
		Percentage of Total	1.0%	30.9%	1.5%	33.3%
	Jigawa North West	Frequency	17	118	0	135
		Percentage of Total	4.2%	29.1%	0.0%	33.3%
	Jigawa Central	Frequency	14	119	2	135
		Percentage of Total	3.5%	29.4%	0.5%	33.3%
<b>Total</b>		Frequency	35	362	8	405
		Percentage of Total	8.6%	89.4%	2.0%	100.0%

Source: Field work, 2019.

Table 4.19 revealed that 89.4 percent of the respondents from the three geopolitical zones in the State agreed that, there was neither sentiment nor favouritism in selection of beneficiaries for the economic empowerment intervention. In fact, some commented that they never knew they would ever benefit from such interventions. Only 8.6 percent of the rural women especially from Jigawa North East and Jigawa Central Senatorial zones strongly agreed that there is favouritism in selection of the beneficiaries (see Figure 4.7) and to them if one is not close to the people in government, one cannot benefit from such interventions.

The latter group equally believed that their participation in the programme was a function of their relationship with some government officials as enunciated in their responses.

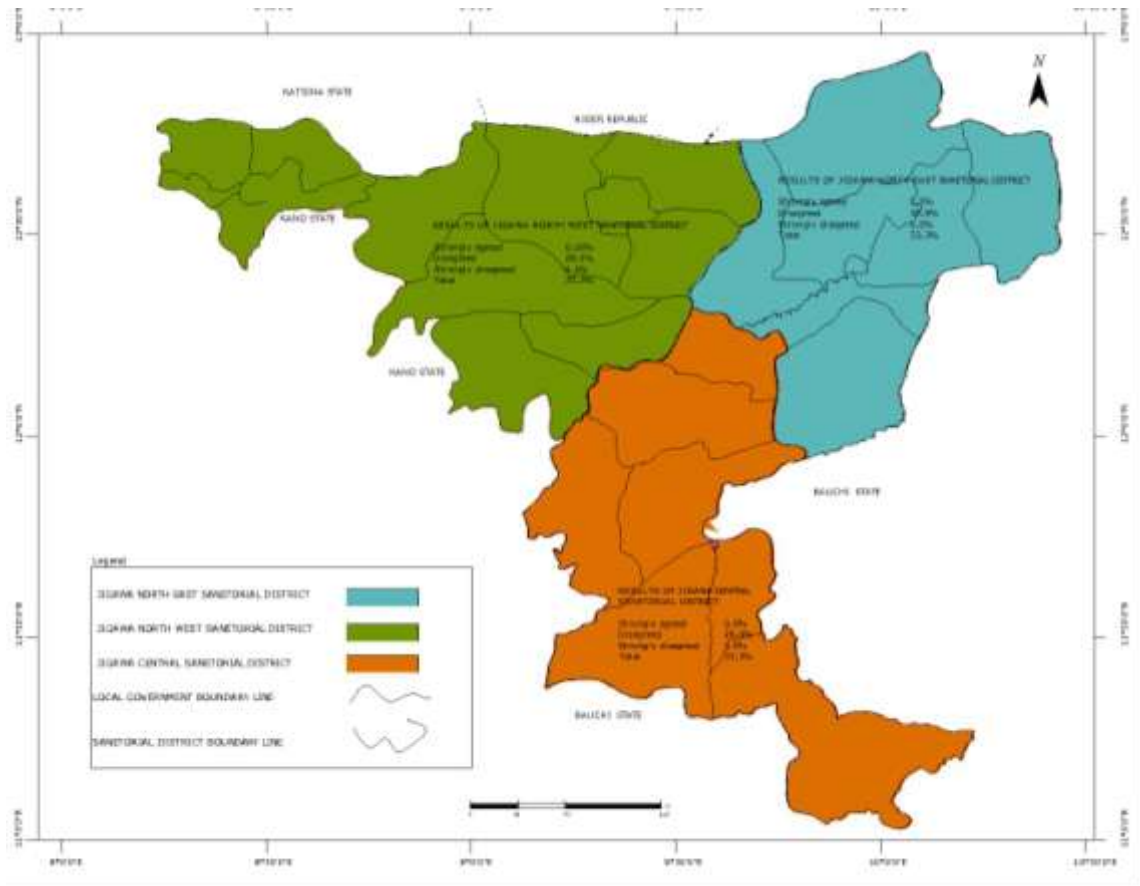


Figure 4.7: Perception of Political Exposure a Major Factor in Selection of Beneficiaries for Economic Empowerment Interventions

Source: Field Survey, 2019.

This implies that in summary there was fairness and justice in the selection of the beneficiaries, and this has contributed in making the women entrepreneurs work harder to sustain their enterprises and improve on the levels of their output, profit, income and savings to record higher performance. This is in line with the findings of Topimin (2015) who reported that rural entrepreneurs' business survived after gaining grounds from government by chance.

#### 4.3.2 Perception about the Financial Intervention by the Government

The result on perception of the respondents on the financial intervention by the government is presented in Table 4.19.

Table 4.19: Perception of the financial intervention by the government

<b>Indicators</b>		<b>S/Agreed</b>	<b>Agreed</b>	<b>Undecided</b>	<b>Disagreed</b>	<b>S/Disagreed</b>	<b>Total</b>
<b>Consider the funds as national cake</b>	<i>Freq</i>	315	-	-	-	90	405
	<i>Perc</i>	77.8	-	-	-	22.2	100.0
<b>Consider the funds as intervention seed to be nurtured</b>	<i>Freq</i>	90	315	-	-	-	405
	<i>Perc</i>	22.2	77.8	-	-	-	100.0

Source: Field Survey, (2019).

The Table 4.19 reveals that those who see the financial intervention as free gifts were almost three-quarter of the entire sample, though there was a mild difference in the level of the perception as gift. Precisely, 77.8% strongly agreed that it was a “free gift” that needs not to be appreciated because it is their ‘entitlement’ or in the Nigerian parlance ‘part of their national cake’. Twenty-two percent of the women beneficiaries considered the financial intervention as not a free gift, but an investment seed that need to be nurtured.

In spite of the large percentage that sees it as a free gift, yet, they were able to utilize the resources effectively in running their enterprise venture. This might not be unconnected to the desire of the rural women to have access to funds that could be used for wealth creation which they lacked before.

Despite the perception as free gifts, they have efficiently utilized the funds, perhaps due to the prompt supervision and the desire for the rural women to participate in entrepreneurship. This position is contrary to that of Jack and Rowland (2016), who reported that the perceptions of market women on economic empowerment are low

because they see such intervention as a process of committing them to accumulate loans which affects their entrepreneurial progress.

### 4.3.3 Rural Women Perception on Debt Burden

#### 4.3.3.1 Rural Women Entrepreneurs Perception on the Intervention as a Process of Indebtedness

Interventions arising from any circumstances especially the one involving finances are most likely to be perceived by people from different perspective. The result on the extent to which the respondents see the intervention as a process of indebtedness is presented in Table 4.20.

Table 4.20 Rural Women Entrepreneurs Perception on the Intervention as a Process of Indebtedness

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Consider the intervention as a form of indebtedness</b>	<i>Freq</i>	-	-	30	119	256	405
	<i>Perc</i>	-	-	7.4	29.4	63.2	100.0

Source: Field Survey, (2019).

Table 4.20 revealed that about 63% of the respondents strongly disagreed that the government intervention was a form of indebtedness hence, the intervention by the government is not a process of making them indebted. The tradition of taking small loans from friends and relatives as well as the obligations to pay back when it is due among ruralites contributed in making the beneficiaries become familiar with any financial support, and sees it as good gesture rather than a threat of indebtedness.

#### 4.3.3.2 Respondent Feelings of Being Indebted

People's feeling on the fear of being indebted is an important factor in determining the entrepreneur's ability to borrow and invest or not. The result on feelings of being indebted by the respondents is presented in Table 4.21.



Table 4.21 Respondent Feelings of Being Indebted

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Comfort ability of being indebted</b>	<i>Freq</i>	41	233	-	125	6	405
	<i>Perc</i>	10.1	57.5	-	30.9	1.5	100.0

Source: Field Survey, (2019).

Table 4.21, revealed that a combination of 68% of the respondents both agreed and strongly agreed that they were comfortable to be indebted in the process of nurturing their respective enterprise. This optimism and risk-bold feeling assisted them to face their enterprises very seriously and improve positively on their production, income generation, profitability and savings for better enterprise performance.

Again, the Islamic education greatly contributed because borrowing and repayment without interest is encouraged in Islam, the religion to which all the respondent belongs. The findings here agree with Coleman (2000) that debt burden does not affect the business owner in their environment.

#### **4.3.4 Rural Women Perception on Being Seen as Lazy Entrepreneur**

The result on rural women perception on being seen as lazy entrepreneurs' is presented in

Table 4.22: Rural Women Perception on Being Seen as Lazy Entrepreneur

Response	Frequency	Percentage
No	0	0
Yes	405	100.0
<b>Total</b>	405	100.0

Source: Field Survey, (2019).

All of the rural women who have benefitted from the interventions were not seeing themselves as lazy entrepreneurs just because they have received the intervention all through. On this note, they comfortably operated their enterprises and were even willing to receive more interventions if they would be given. Again, their familiarities with raising funds from other sources to start or expand their enterprise before the intervention gave them a better ground to feel that they were never lazy.

#### 4.3.5 Assessment of Government Support by the Beneficiaries

Any economic empowerment programme that combines skills acquisition, capacity building, equipment provision and cash advance to participating entrepreneurs typical of that of Jigawa State is most likely to provide a fruitful result.

Table 4.23: Cross Tabulation on Senatorial Zones and Assessment of Government Support by the Beneficiaries

			Success or failure		Total
			No	Yes	
<b>Senatorial zone</b>	Jigawa North East	Frequency	77	58	135
		Percentage of Total	19.0%	14.3%	33.3%
	Jigawa North West	Frequency	95	40	135
		Percentage of Total	23.5%	9.9%	33.3%
	Jigawa Central	Frequency	42	93	135
		Percentage of Total	10.4%	23.0%	33.3%
<b>Total</b>		Frequency	214	191	405
		Percentage of Total	52.8%	47.2%	100.0%

Source: Author's computation, 2019.

Table 4.23 revealed that about 53% of the respondents across the three senatorial zones in the State after benefitting from the government economic empowerment intervention, did not consider their success as being determined by the government support while the remaining (47 percent) agreed that the government is the sole contributor to their success since it is the government that provided them with all the entrepreneurial skills, equipment and working tools as well as start-up grants, especially those from Jigawa central (see Figure 4.8).

On general note, the government intervention has no doubt contributed in improving their business performance irrespective of their perceptions. This position is contrary to that of Madole (2013) who reported that the perception of SMEs owners who receive economic grants agrees that their success was as a result of the government intervention.

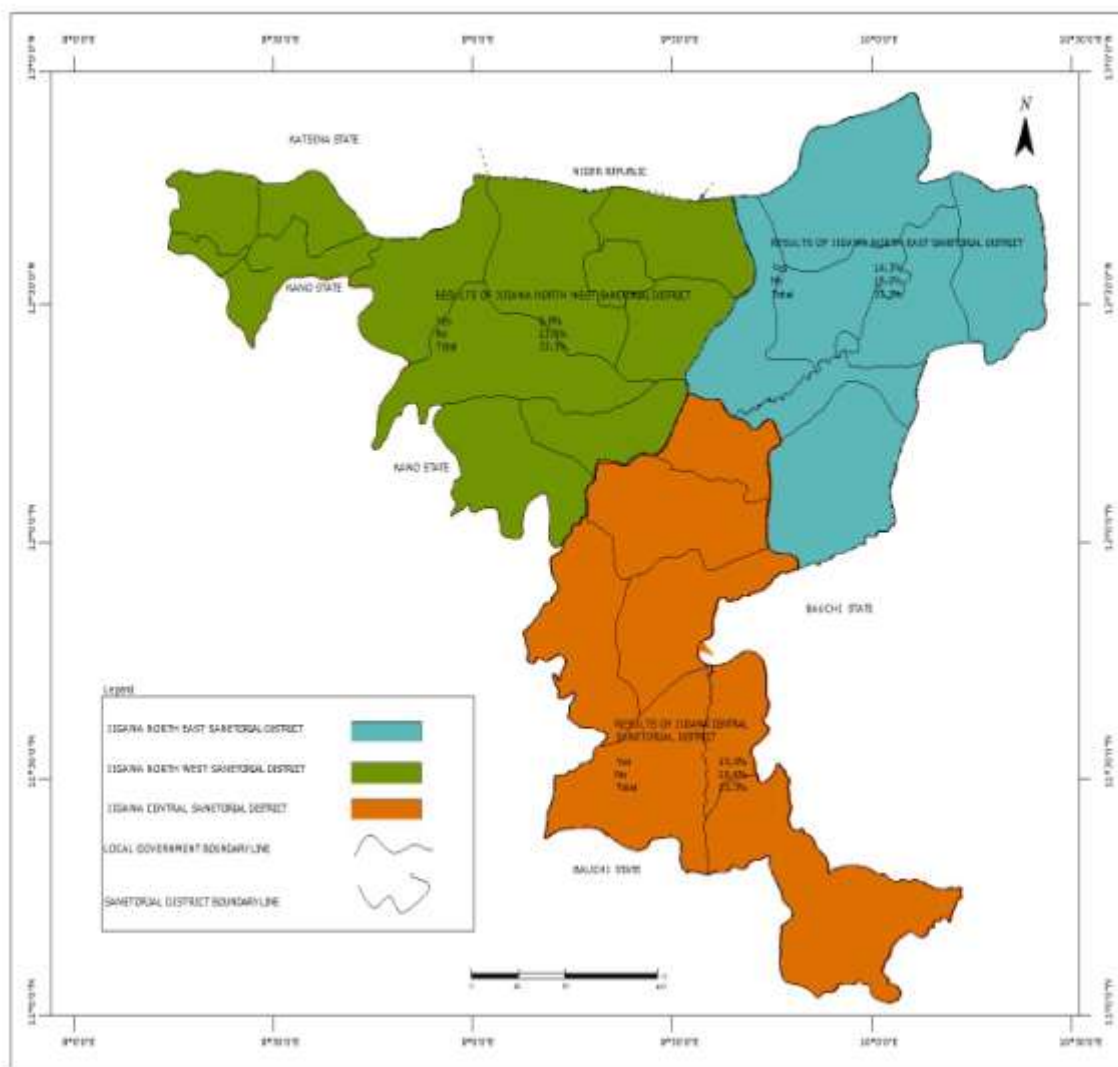


Figure 4.8: Assessment of Government Support by the Beneficiaries  
Source: Field Survey, 2019.

#### 4.3.6 Rural Women Response on Willingness to Repay

The result on the respondents' willingness to repay the funds received is presented in Table 4.24.

Table 4.24: Rural Women Response on Willingness to Repay

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
Extent of repayment culture	<i>Freq</i>	-	232	173	-	-	405
	<i>Perc</i>	-	52.3	42.7	-	-	100.0

Source: Field Survey, (2019).

From Table 4.24, about 52% of the respondents agreed that they are willing to pay back the funds they have received. The finding here reveals that 52% of the respondents are ready to pay back the funds they have enjoyed from the government in case they might be asked to do so. This is perhaps due to familiarity with taking and payment of loans they are used to from relatives, friends and money lenders which characterized their sources of capital and finance before the intervention.

The Islamic education of the beneficiaries that advocates sincerity and honesty coupled with the government policy on corruption fight could also be an additional factor. This is in conformity with the study of Mutai (2015) who reported that small scale women entrepreneurs are ready, willing and able to payback small loans which they collect within a short time period.

#### **4.3.7 Preference for Non-Government other Sources of Finance**

In Figure 4.9, only 8.6% of the respondents indicated that they preferred other non-government sources of finance such as family and friends, money lenders, commercial bank, and microfinance banks. Majority (91.4%) preferred the government source which is almost free and there is no much stress in terms of repayment unlike that of commercial banks and other forms. It simply means that governments have succeeded in gaining the trust and confidence of the populace, especially in rural communities of Jigawa State.

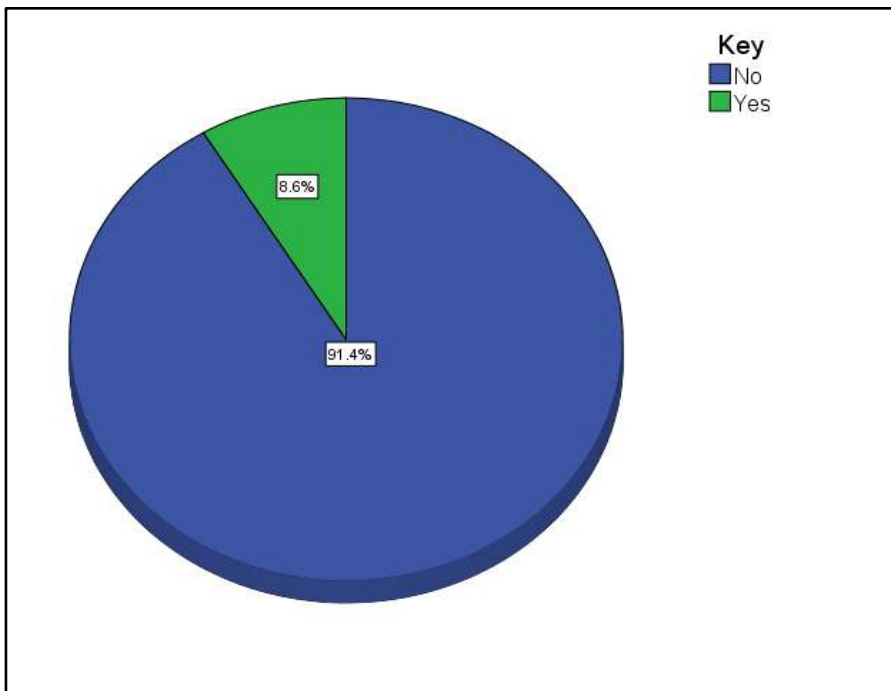


Figure 4.9: Preference of Other Sources of Finance Other than Government  
Source: Field Survey, 2019.

The situation has therefore assisted further in creating opportunities for effective enterprise operations, and by extension opening more avenues for higher entrepreneurial performance as well, especially among women. This agrees with Josephat, *et al.* (2018) who reported that women who effectively utilize small loans from government to engage in a profitable non-traditional self-employment have led to their economic empowerment.

#### **4.4 Utilization of Economic Empowerment Package by Rural Women Entrepreneurs**

This section covers issues concerning utilization of the economic empowerment packages received by the rural women entrepreneurs some of these are method of disbursement, purchase of additional materials, and other forms of utilization among many others.

#### 4.4.1 Method of Fund Disbursement to the Rural Women Entrepreneurs

The result on rural women entrepreneurs' response on the method of cash disbursement is presented in Table 4.25.

Table 4.25: Method of Fund Disbursement

Response	Frequency	Percentage
Through table payment as individual	405	100.0
Through table payment as group	-	-
Through microfinance as individual	-	-
Through microfinance as group	-	-
Total	405	100.0

Source: Field Survey, 2019

All the respondents reported that the funds were disbursed to them directly and individually through table payment and the funds were collected by them all at once. This implied that the funds were transparently disbursed to the beneficiaries with no flaws associated to the process. This consequently allows the women entrepreneurs a favourable platform for the utilization of the funds to generate performance.

#### 4.4.2 Purchase of Additional Materials Purchase by the Beneficiaries

The result on the extent of purchase of additional work materials by the rural women entrepreneurs in the study area is presented in Table 4.26.

Table 4.26: Purchase of Additional Materials

Amount Used	Frequency	Percentage
₦3000	5	1.2
₦5000	18	4.4
₦6000	48	11.9
₦7000	95	23.5
₦10000	239	59.0
Total	405	100

Source: Field Survey, (2019).

Table 4.26 indicates that majority (59%) of the beneficiaries have fully utilized the additional funds they received to purchase additional materials needed for their business improvement as identified by the re-advancement of 2012 intervention. This by extension

leads to expansion in the scope of their enterprise by way of increasing output, profitability, income generation and savings and consequently attainment of general enterprise performance.

The experience of the rural women entrepreneurs to borrowing from the traditional source such as *Adashe* or money lenders mostly to begin or expand existing businesses has played a positive role in creating an atmosphere to effectively utilize the additional intervention. This finding corroborates that of Innocent (2004) who informed that, acquiring additional business materials for SMEs have potentials for expansion, growth and improvement.

#### **4.4.3 Rate of Materials Purchase by the Beneficiaries**

The result on the rate at which the respondents' purchases additional work materials within a month period is presented in Table 4.27.

Table 4.27: Rate of Materials Purchase in a Month

<b>Option</b>	<b>Frequency</b>	<b>Percentage</b>
Twice	263	64.9
Once	131	32.3
Total	394	97.3
Not applicable	11	2.7
Total	405	100.0

Source: Field Survey, (2019).

Table 4.27 revealed that approximately 65% of the entrepreneur's purchases materials needed for their business operations more than once in a month, where some said that they made purchases every two weeks. This is an indication that their business is flourishing, leading to increase in production, sales, profit, income and growth with expansion.

#### **4.4.4 Other Forms of Utilization**

The other forms of fund's utilization include all other utilization engaged by the beneficiaries of the programme beyond that of material purchase, such as gift and other usage.



#### 4.4.4.1 Investment of Funds to Other Forms of Business

Diversification is an important aspect to an entrepreneur aspiring to grow. This is because, it enables the entrepreneur to create other ventures that could support the original enterprise venture financially and otherwise. The result on the respondents' investment in other form of business is presented in Table 4.28.

Table 4.28: Investment in other Forms of Business

<b>Amount</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Valid Percentage</b>
₦5000	18	4.4	78.3
₦7000	5	1.2	21.7
Total	<b>23</b>	<b>5.7</b>	<b>100.0</b>
Not applicable	382	94.3	
<b>Total</b>	<b>405</b>	<b>100.0</b>	

Source: Field Survey, (2019).

Table 4.28 revealed that only about 6% have invested part of the additional intervention fund they received for the purpose of boosting or diversifying their enterprises. This diversification includes commercial buying (speculative purchase) of grains, firewood among many others which is promising and also profitable to them.

Despite this diversification of funds, the women entrepreneurs stated in their responses that it does not affect their original enterprise, and at times they use part of the profits earned from the other venture to improve on the output level of their original enterprise. This is an element of livelihood integration approach.

#### 4.4.4.2 Gifts to Family and Friends

The result on the rural women entrepreneurs' responses on gifts from the money received to some of their family members and friends is presented in Table 4.29.

Table 4.29: Gifts to Family and Friends

Amount	Frequency	Percentage
₦1500	48	11.9
₦2000	30	7.4
₦3000	47	11.6
₦4000	18	4.4
Total	<b>143</b>	<b>35.3</b>
Not applicable	262	64.7
Total	405	100.0

Source:Field Survey, (2019).

Table 4.29 revealed that, 143 respondents gave out some share of the money they received by way of gift to friends, families and neighbors. This is relatively high because family and friends are so dear to the core Hausa/Fulani and Muslim individuals. Their responses revealed that most of those who gave gifts to the government officials also gave some to their families and friends.

The gifts of some token from the funds by some percentage of the entrepreneurs did not significantly affect their enterprise operations as provided in their responses. This disagrees with Kaur, Annadurai and Sharma (2003) who reported that women entrepreneurs who do not give part of their financial assistance as gifts would induce higher performance in entrepreneurial activities.

#### 4.4.4.3 Gifts to Government Officials

The result on the rural women entrepreneurs' responses on gifts from the money received to some government officials is presented in Table 4.30.

Table 4.30: Gifts to Government Officials

Amount	Frequency	Percentage
₦1500	48	61.5
₦2000	30	38.5
Total	<b>78</b>	<b>100.0</b>
Not applicable	327	
Total	405	

Source: Field Survey, (2019).

Table 4.30 revealed that, from the total number of respondents of this study, only 78 respondents gave some part of the additional funds they have received as gifts to the government officials who linked them to the government empowerment programme. Some of the women gave the gifts in kind and in most cases without the prior knowledge of the gifts by the officials.

#### 4.5 Financial and Non-Financial Performance of the Rural Women Entrepreneurs

The financial performance was measured using the enterprise current capital, output, income, profit and savings levels in relation to their status before and after the intervention. On the other hand, the non-financial performance includes; the saving methods, additional tools/machine/equipment purchased, introduction of new production method. Others includes; provision of quality products, halt in production, employment generation and future projections.

##### 4.5.1 Respondents Present Capitals at 2019

Figure 4.10 presents the entrepreneurs present capitals.

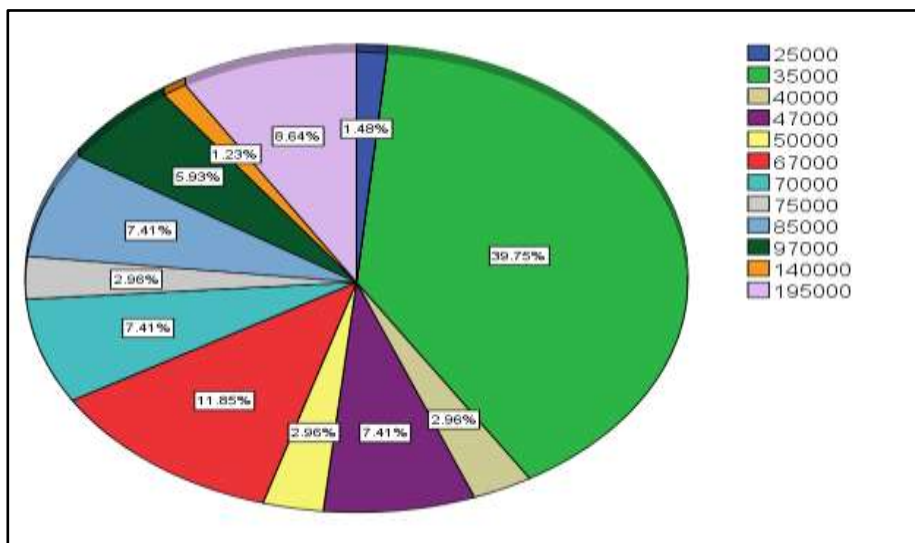


Figure 4.10: Present Capital of the Respondents  
Source: Field Survey, (2019).

Figure 4.10 indicated that as few as about 3% of the respondents have a total of ₦195,000 as their present capital which includes cash at hand and cost of equipment, while less than 2% of them have a total of ₦25,000 only as their present capital. However, majority of the sampled women entrepreneurs' (about 40%) have ₦35,000 as their present capital. The scenario showed that very few percentages of the women entrepreneurs have succeeded in generating greater financial base for their enterprise operations and large number of them are operating at break-even level but striving to attain to the greater financial base status.

#### 4.5.2 Respondents Profit Per Annum before and After the Intervention

Profitability is an important index in the measurement of enterprise performance. It is the fundamental pillar upon which all other indices such as income, savings, investment and consumption rest on. The profit of the entrepreneurs' is the total money earned minus total expenditures incurred for a period of one year but rounded up to the nearest ₦1,000 is what this study used as most of them were not able to recall their yearly profits. To measure the profits of the sampled entrepreneurs, two periods were categorized as before and after the intervention.

Table 4.31: Difference-in-Difference Computation for Profit Earned Per Annum Before and After the Intervention

Level of Profit	Before the intervention		After the intervention		Standard Deviation	Difference-in-Difference	
	<i>Freq.</i>	<i>Perc.</i>	<i>Freq.</i>	<i>Perc.</i>		<i>Mean Difference</i>	<i>Perc.</i>
<₦20,000	191	47.2	27	6.7			
₦20,001 – ₦40,000	102	25.2	125	30.9			
₦40,001 – ₦60,000	53	13.1	162	40.0			
₦60,001 – ₦80,000	35	8.6	52	12.8			
>₦80,000	24	5.9	39	9.6			
<b>Total</b>	405	100.0	405	100.0			
<b>Mean Profit Level</b>	₦30,479.01		₦56,333.33		₦41,949.9	₦25,854.3	84.8

Source: Field Survey, (2019).

Table 4.31 revealed that the mean profit before and after the intervention were ₦30,479.01 and ₦56,333.33 respectively, with their standard deviations of ₦20,748.9 and ₦62,698.8.

The difference-in-difference value is 84.8%, which indicates a significant difference in the profit level of the rural women entrepreneurs after the intervention.

The trend in the distribution of the profit levels displayed in Table 4.31 on rural women entrepreneurs' profitability before and after the intervention is a positive indicator that the beneficiaries have effectively and judiciously comprehend, adopt and applied the knowledge acquired in the economic empowerment programme such as the skills acquisition, capacity building, equipment provision as well as the cash advanced to them in the operations of the enterprise venture for greater improvement in the output and production, marketing strategies, among others which culminated and further heightened the opportunities for greater profit generation. This finding corroborates with the work of Simeyo, et al., (2011) who reported that the provision of micro finance has a significant effect on the performance of youth micro enterprises in Kenya.

#### **4.5.3 Respondents Income Per Annum before and After the Intervention**

In this study, the income earned of the entrepreneurs' is the total money earned for a period of one year but rounded up to the nearest ₱1,000 is what this study used as most of them were not able to recall their yearly income. To measure the income level of the responding entrepreneurs for the study period, two periods were also considered; as before and after the intervention.

Table 4.32: Difference-in-Difference Computation for Income Earned Per Annum Before and After the Intervention

Level of Income	Before the intervention		After the intervention		Standard Deviation	Difference-in-Difference	
	<i>Freq.</i>	<i>Perc.</i>	<i>Freq.</i>	<i>Perc.</i>		<i>Mean Difference</i>	<i>Perc.</i>
<₦60,000	174	43.0	12	3.0			
₦60,001 – ₦90,000	84	20.7	36	8.9			
₦90,001 – ₦120,000	88	21.7	198	48.9			
₦120,001 – ₦150,000	37	9.1	71	17.5			
>₦150,000	22	5.4	88	21.7			
<b>Total</b>	405	100.0	405	100.0			
<b>Mean Income Level</b>	₦108,790.12		₦142,913.58		₦6,792.43	₦34,123.46	31.4

Source: Field Survey, (2019).

Table 4.32 revealed that the mean income before and after the intervention were ₦108,790.12 and ₦142,913.58 respectively, with their standard deviations of ₦74,789.43 and ₦81581.85. The difference-in-difference value is 31.4%, which indicates a significant difference in the income level of the rural women entrepreneurs after the intervention.

The dramatic change in the income earned by the rural women entrepreneurs after the intervention as observed in Table 4.32 is a testimony to the fact that the economic empowerment programme they have benefitted from had really to a larger extent impacted on the entrepreneurial performance of the beneficiaries in Jigawa State. This agreed with the findings by Igbo (2008) who reported that the acquisition of skills has the capability to augment and inspire productivity, and to further income generating life endeavours among rural people. It also agrees with Hoque and Itohara (2009) who reported that increase in income was as a result of participation in the micro credit facilities which resulted in engagement of small entrepreneurship activities.

#### 4.5.4 Respondents Savings per Annum before and after the Intervention

Savings is an important component of entrepreneurial performance because it is used for re-investment, i.e., expansion and also acts as a sinking fund in case of business setback. The savings of the entrepreneurs in this study is the total money saved for a period of one

year but rounded up to the nearest ₦1,000 is what this study used as most of them were not able to recall exactly their yearly savings. To measure the savings of the responding entrepreneurs for the study period, two periods were also considered as before and after the intervention.

Table 4.33: Difference-in-Difference Computation for Savings per Annum Before and After the Intervention

Level of Savings	Before the intervention		After the intervention		Standard Deviation	Difference-in-Difference	
	<i>Freq.</i>	<i>Perc.</i>	<i>Freq.</i>	<i>Per.</i>		<i>Mean Difference</i>	<i>Perc.</i>
<₦20,000	174	43.0	12	3.0			
₦20,001 – ₦40,000	84	20.7	36	8.9			
₦40,001 – ₦60,000	88	21.7	198	48.9			
₦60,001 – ₦80,000	37	9.1	71	17.5			
>₦80,000	22	5.4	88	21.7			
Total	395	97.5	395	97.5			
Not applicable	10	2.5	10	2.5			
<b>Total</b>	405	100.0	405	100.0			
<b>Mean Savings Level</b>	₦32,243.04		₦45,554.43		₦5,706.72	₦13,311.39	41.3

Source: Field Survey, (2019).

Table 4.33 revealed that the mean savings before and after the intervention were ₦32,243.04 and ₦45,554.43 respectively, with their standard deviations of ₦20,965.93 and ₦26,672.65. The difference-in-difference value is 41.3%, which indicates a significant difference in the savings level of the rural women entrepreneurs after the intervention.

The differentials in the savings by the rural women entrepreneurs after the intervention as observed in Table 4.33 is a testimony to the fact that the rural women entrepreneurs generated greater profit that enabled them to save.

#### 4.5.5 Rural Women Entrepreneurs Methods of Savings

Rural women save using a variety of medium. This includes formal and informal medium as shown in Figure 4.11

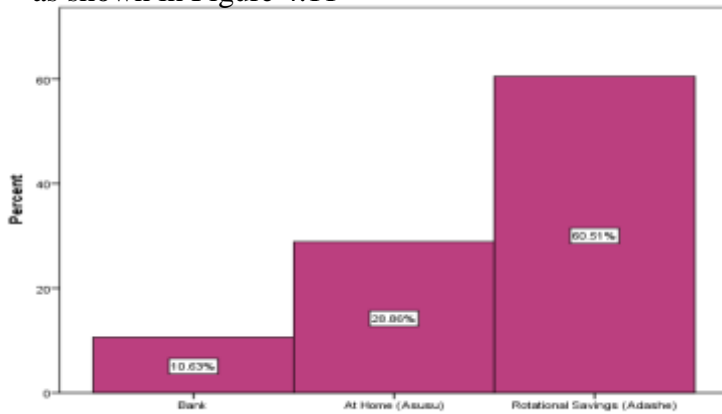


Figure 4.11: Savings method  
Source: Field Survey, (2019).

From the survey, most of the sampled women keep their savings by utilizing the rotational savings scheme known as *adashe* while others use the traditional means of *asusu* and close to 11% keeps it in the bank. The low rate of those keeping their savings in the bank may be one of the major reasons why most of the microfinance banks closed down in Jigawa State as most of the rural women entrepreneurs were still not comfortable with keeping their monies in the bank for some reason such as paying transportation to and fro before getting the money from the bank, poor network in accessing the money from ATMs and also the rural syndrome and in addition commercial banks do not generally have branches in the rural communities of the State.

It is hopeful that with the recent campaign launched in Jigawa State by some commercial banks such as the Jaiz bank on financial inclusion to specifically capture small business owners including women, there is a tendency that savings in the bank by women entrepreneurs may improve and give room to a greater business performance.



#### 4.5.6 Correlation Matrix on Performance Indicators

The Bivariate Correlation technique was used to tests for the pairwise associations on the set of performance variables in this study (i.e.,output, income, savings and profits) as well as the independence and measures of association. It is useful for determining the power as well as bearing of association among the paired variables. The bivariate correlation was done for after the intervention. The correlation matrix is presented in in Table 4.34

Table 4.34: Performance Indicators

		<b>Output</b>	<b>Income</b>	<b>Savings</b>	<b>Profit</b>
<b>Output</b>	Pearson	1			
	Correlation				
	Sig. (2-tailed)				
<b>Income</b>	N	930			
	Pearson	.611**	1		
	Correlation				
<b>Savings</b>	Sig. (2-tailed)	.000			
	N	930	930		
	Pearson	.657**	.923**	1	
<b>Profit</b>	Correlation				
	Sig. (2-tailed)	.000	.000		
	N	910	910	910	
<b>Profit</b>	Pearson	.180**	.660**	.714**	1
	Correlation				
	Sig. (2-tailed)	.000	.000	.000	
	N	930	930	910	930

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Author's Computation, (2019).

The result shown in Table 4.34 above is the Pearson correlation coefficients matrix of the performance associations. It shows that there are six pairs of variables (output – income, output – savings, output – profit, income – savings, income – profit, and savings - profit) out of the ten pairs of variables that have a highly significant association, all of which had a positive significant association.

From Table 4.34, the pairs of savings and income have the highest significant relationship

with a correlation value of 0.923, which implies that as more income is generated, the savings level of the rural women entrepreneurs increases, while the lowest significant relationship is that of output and profitability with a correlation value of 0.180, which implies that as the output volume of the rural women entrepreneurs increases, the profit level increases but at a decreasing rate. Other pairs of variables fall within the two extremes. Therefore, the more the income they generate, profit level will increase and hence, savings will be greater.

#### 4.5.7 Additional Tool(s) / Machine(s) / Equipment Purchased by the Beneficiaries

The respondents' view on purchasing additional tools, machines and equipment is presented in Figure 4.12.

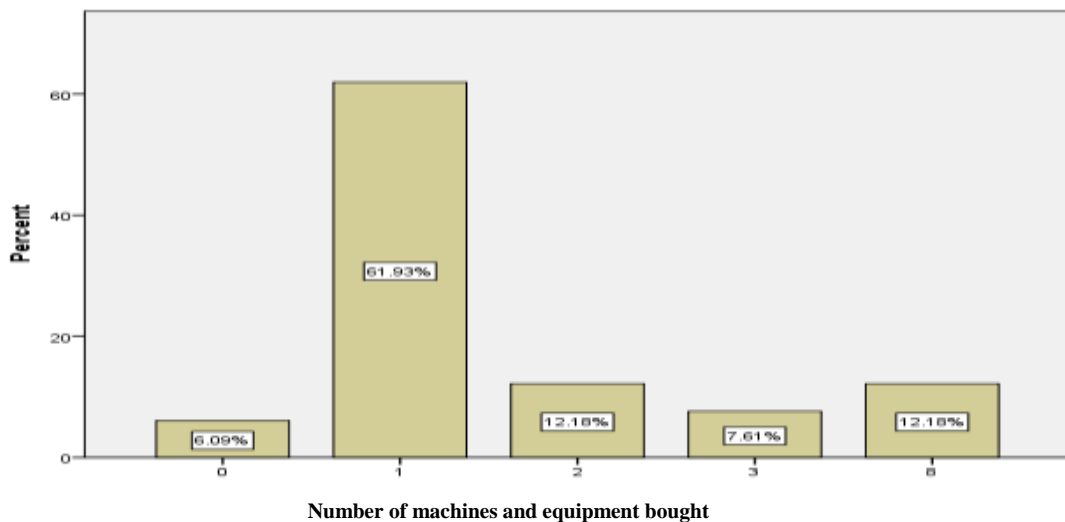


Figure 4.12: Additional Tool(s) / Machine(s) / Equipment Purchased  
Source: Field Survey, (2019).

Figure 4.12 revealed that only 6% of the respondents were not able to purchase at least one additional operational machine/equipment for their business operation within the period under study, whereas 94% of them have purchased at least one additional operational machine/equipment. It implies that majority of the respondents have recorded positive

performance in terms of their business operations since they are able to produce, sell, make profit and even saves which they in turn converted into purchasing of additional operational equipment/machines for running their business.

#### 4.5.8 Respondents Ability to Introduce New Method of Production/Techniques

The rural women entrepreneurs’ response on the introduction of new production method in their business operation is presented in Table 4.35.

Table 4.35: Introduction of New Production Method/Techniques

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
No	315	77.8
Yes	90	22.2
<b>Total</b>	<b>405</b>	<b>100.0</b>

Source: Field Survey, (2019).

Prior to the intervention programme, all the sampled rural women entrepreneurs confessed that they did not introduce any method of production in the operations of their enterprise venture. But after the intervention as displayed in Table 4.35 about 22% of them answered on the affirmative that they were able to introduced new method of production into the operations of their enterprises that makes them distinct from their counterparts.

For example, the introduction of new attire design by tailors mostly for youth’s boys and girls, shoes, other fancy ladies bags by leather workers among others served as means of creating additional market that enhances the output of their enterprise and translates into positive performance. While the remaining being the majority have not introduced any form of innovative methods to their production processes. It means that only the 22% could be innovator entrepreneurs if the chance to become one is being provided for them by government or donor agencies.

#### 4.5.9 Efforts of Respondents in the Provision of Quality Product / Service

The rural women entrepreneurs' response on the provision of quality product/service into their business operation is presented in Table 4.36.

Table 4.36: Provision of Quality Product / Service

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Increase products patronization</b>	<i>Freq</i>	405	-	-	-	-	405
	<i>Perc</i>	100.0	-	-	-	-	100.0
<b>Customers testimony on the products</b>	<i>Freq</i>	319	57	29	-	-	405
	<i>Perc</i>	78.7	14.1	7.2	-	-	100.0

Source: Field Survey, (2019).

Table 4.36 revealed that all the rural women entrepreneurs (100%) strongly agreed that the provision of quality product/services has led to the increase in the patronization of their products, and 78.7% of them strongly agreed that customer's testimonies indicated that their production are of good quality. This way, they consistently maintain their business relationship with the customers, including attracting others, leading to the increase in sales, profit, income, and savings.

The finding is not in agreement with that of Suliyanto and Raihab (2012), who reported that, women often lacked access to training and experience in marketing and business management that would strengthen their activities towards achieving their business objectives.

#### 4.5.10 Experience of Halt in Production by Rural Women Entrepreneurs Annually

The experience of halt in production in a year by the rural women entrepreneurs in their business operation is presented in Table 4.37.

Table 4.37: Halt in Production in a Year

Response	Frequency	Percentage
Once	90	22.2
2 - 5 times	12	3.0
Not at all	303	74.8
Total	405	100.0

Source: Field Survey, (2019).

Table 4.37 revealed that many of the respondents (close to 75%) have never stayed for up to a month without having a work to do concerning their enterprise operation, while some experience a standstill once and just 3% have experienced cessation twice or more within a month for the period of study. This is an indication that majority of the respondents stood a greater chance to record higher performance in all components since they are always engaged in their business operations. The engagement could be as a result of the respondents' ability to service their machines regularly.

#### 4.5.11 Employment of Additional Workers by the Rural Women Entrepreneurs

The rural women entrepreneurs' response on the employment of additional workers into their business operation is presented in Table 4.38.

Table 4.38: Employment of Additional Workers

Number employed	Frequency	Percentage
None	18	4.4
1	12	3.0
2	192	47.4
3	47	11.6
4	47	11.6
5	88	21.7
20	1	0.2
Total	405	100.0

Source: Field Survey, (2019).

Table 4.38 reveals that only less than 5% did not employ any additional hand while many had employed at least a minimum of 2 additional workers. One of such is in plate 1. As at the time of this study, only one woman, a tailor named Amina Salisu in *Turmi* village of *Kaugama* LGA, was seen to have employed up to 20 persons. This is a remarkable success story as she has already graduated into small medium entrepreneur (SME).

It means that rural women entrepreneur in Jigawa State who have benefited from the economic empowerment package are likely able to create additional employment, which is an indication of positive enterprise performance. This agrees with the findings of Taiwo,

Agwu, Adetiloye and Afolabi (2016) who reported that grants provision to women entrepreneurs result into increases employment generation through improvement in their business activities.



Plate 1: A Beneficiary with Additional Workers  
Source: Field Survey, (2019).

#### 4.5.12 Projections Beyond 2019

The respondents' opinion to remain in the business venture or not beyond 2019 is presented in Table 4.39.

Table 4.39: Projections Beyond 2019

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Future Expansion	405	100.0
Maintaining Status	-	-
Closing up the Business	-	-
Total	405	100.0

Source: Field Survey, 2019

All the women entrepreneurs who were surveyed showed high passion for their business and are willing to expand further beyond 2019. This is a clear indication that their business

is thriving to develop greater passion and confidence in remaining in the venture, with strong hope and aspirations to continue beyond 2019 through the expansion and generation of further employment.

#### **4.6 Effect of Economic Empowerment on Women Entrepreneurs Performance**

The analytical technique adopted to establish the performance of rural women entrepreneurs is multiple regression analysis. The result of the multiple regression presented in Table 4.40 shows that the coefficient of the variables; age (AGE), education (EDU), level of improvement upon completion of training (LOI), total package received (TPR) and additional equipment purchased (AEP) included in the model had positive signs while s marital status (MST) had negative signs.

Also, the coefficient of determination ( $R^2$ ) result for the model was 0.731 which implies that 73.1% of the variation in the performance of women entrepreneur has been explained by the socio-economic characteristics and empowerment factors included in the model and that 26.9% was as a result of the random error term of variables not included in the regression analysis.

This implied that the model gave a goodness of fit of the data and that the socio-economic empowerment factors had a relatively significant influence on the performance of rural women entrepreneurs.

Table 4.40: Regression Result of Rural Women Entrepreneurs' Performance

Dependent Variable: (INC)Income

Variables	Coefficients	Std. Error	T	Sig.
(Constant)		21346.002	1.030	.304
AGE	.302*	3642.097	7.020	.000
MST	-.143*	6066.438	-3.616	.000
EDU	.271*	2591.826	8.411	.000
LOI	.288*	6804.388	4.421	.000
CBT	.408*	6575.799	9.434	.000
TPR	.009	.144	.217	.829
AEP	.526*	1660.807	12.795	.000

$R^2 = 0.731$ ,  $F = 149.637$

Source: Author's Computation, (2019). Significant level at 1% (\*); 5% (\*\*); 10% (\*\*\*).  
 AGE(Age), MST (Marital Status), EDU (Educational level), LOI (Level of Improvement), CBT (Capacity Building Training), TPR (Total Package Received), AEP (Additional Equipment Purchased)

The coefficient of age as a socio-economic variable of the rural women entrepreneurs is positive and statistically significant at 1% level of significance. This implies that holding other variables constant, a unit increase in rural women entrepreneurs' age on the average will increase their performance (i.e. income) by magnitude of 0.302. This finding is consistent with Eze *et al*, (2016) who reported that increase in the age of the rural women entrepreneur increases their performance greatly. This is not surprising because age does not act alone but it grows with other variables like competency, maturity and sound decision making in entrepreneurial activities which also yield positive results and outcomes.

Conversely, the coefficient of rural women entrepreneurs' level of education is  $\lambda_3 = 0.271$ , has a positive relationship with the dependent variable and statistically significant at 1%. This is in line with the *a priori* expectation. A unit increase in level of education on average tends to increase the income of rural women entrepreneurs by 27.1%. Therefore, enterprises managed by moderately formally educated entrepreneurs are likely to record higher performance by generating more income than those managed by the uneducated.



This is because the moderately formally educated women entrepreneurs easily grasp any form of training more than those who are not educated. This conclusion corroborates the findings of Okechukwu, Nebo and Jude (2016) who reported that women entrepreneur with higher education tends to fully develop their productive assets and tackle poverty. It also agrees with Eze *et al*, (2016).

Also, the standardized coefficient of entrepreneurs' level of improvement upon completion of training (LOI) has a positive relationship with the dependent variable and is statistically significant too at 1% level. Furthermore, the coefficient of additional equipment purchased (AEP) by them is  $\lambda_7 = 0.526$ . This implied that 52.6% of increase in the level of income of the respondents is a resultant effect of the additional equipment purchased by the entrepreneurs. It means that their adherence to the business environment is positive.

Similarly, the standardized coefficient of capacity building training (CBT) attained by the rural women entrepreneurs, which is a dummy variable has  $\lambda_5 = 0.408$  is positively related to the dependent variable although, statistically significant at 1% level. It implies that, holding other variables constant, a unit increase in capacity building training attained by the entrepreneurs on average tends to increase their income by 40.8%. More of the women had prior knowledge of the chosen trade and therefore gave proper attention to the training as compared to those who are new. Again, most of the entrepreneurs have attained up to secondary education, thus causing them to understand fully the training they have received. This is contrary to Coleman (2006) who reported that women entrepreneurs' do not experience permanent increases in business income from training and grants received. By this, the State government intervention programme such as that provided by the ministry of economic empowerment of Jigawa State is important, but when the rural

women are provided with different entrepreneurial skills at different times, it could boost their capacities and bring about new form of entrepreneurs into their localities.

The coefficient of marital status of the women entrepreneurs (MST) indicates a negative relationship with the dependent variable but is statistically significant at 1% level. This is in line with the *a priori* expectation, and implied that, when other factors are held constant, a unit increase in marital status of the entrepreneurs on average tends to decrease their income by 14.3%. Married women are restricted due to household activities unlike their unmarried counterparts. More so, when the married women’s husband adds another wife (as it’s usually the settings in an Islamic location like Jigawa State), there would be more dependency on him thereby causing the women to depend on their own income for other needs. This agrees with Fiala (2014) who reported that women enterprises is affected negatively due to family pressures, as most of them who live in polygamous houses were drained by family demands for cash.

#### 4.6.1 Hypothesis Testing

The hypothesis for this study was tested using ANOVA and the result is presented in Table 4.41.

Table 4.41: ANOVA Result

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2497019283387.382	7	356717040483.912	149.637	.000 <sup>b</sup>
	Residual	920177226764.912	386	2383878825.816		
	Total	3417196510152.294	393			

Source: Author’s Computation, 2019.

Based on the result and the hypothesis formulated for this study, Table 4.41 showed the F-value of (149.6) and the group probability level 0.00 at 5% level of significance. The result therefore indicated that government economic empowerment factors have positive impact on the performance of rural women entrepreneurs in Jigawa State. Hence, the null-hypothesis which says that there is no significant relationship between economic

empowerment and the performance of rural women entrepreneurs in Jigawa State was rejected while the alternative hypothesis was accepted.

#### **4.7 Challenges Faced by Rural Women Entrepreneurs and Economic Empowerment Implementation in Jigawa State.**

In this section, the major problems being faced by the rural women entrepreneurs, such as availability of utilities, raw materials, road networks, and household responsibilities among others were discussed.

##### **4.7.1 Availability of Utilities that Aid Production**

Figure 4.13 reveals that, only about 10% do not have utilities available to them which hinder their production or services when needed and as such affects their overall output.

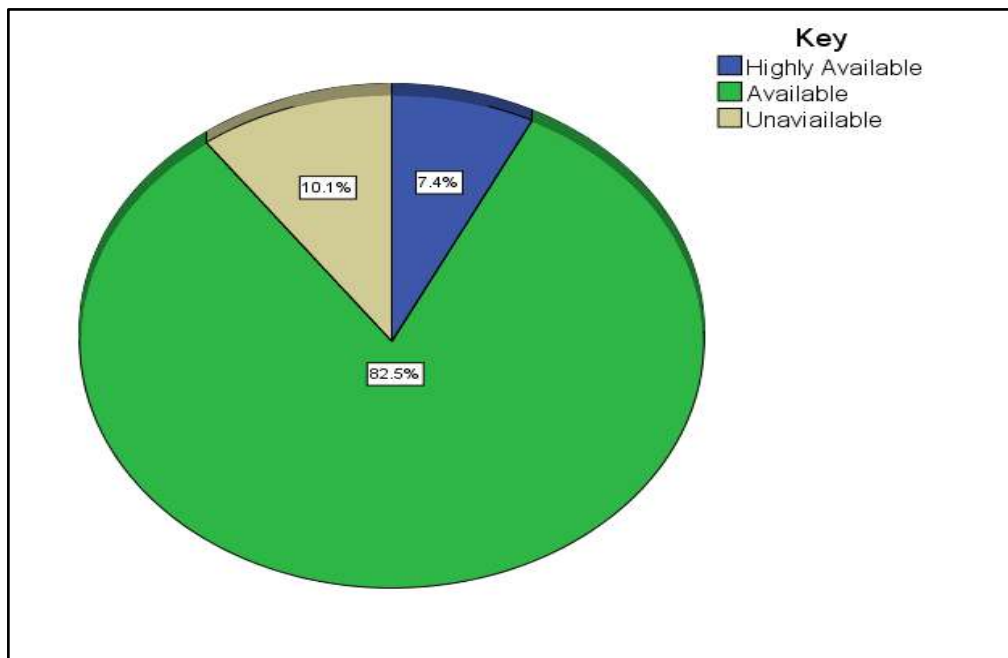


Figure 4.13: Availability of utilities that aid production  
Source: Field Survey, 2019.

On the whole, the availability of the utilities such as water and electricity coupled with the fact that most of the venture lines of the entrepreneurs do not require the use of electricity for their operations, even the tailoring, all the machines are manual based, hence the

availability or otherwise of such utilities has not been a challenge to the operations of the rural women entrepreneurs in Jigawa State. This is in contrast with the findings of Nawaz (2009) who reported that infrastructure facilities such as communication, electricity, utility services (fuel, gas and water) etc., are major problems to rural entrepreneurs business performance.

#### 4.7.2 Accessibility to Roads Linking to Other Communities

Good road networks linking a locality is believed to ease movement for safety of goods, personnel and services compared to areas with poor infrastructure. Rural infrastructure especially road linkages to community markets are spread across the state, the ease of movement from one locality to another, encourages easy flow of products, increase access to market and make advertisement easier. This consequently led to improvement in the sales volume of product, profit generation, income and savings for attainment of entrepreneurial performance.

Table 4.41: Accessibility to Roads Linking to Other Communities

<b>Indicators</b>		<b>S/Agreed</b>	<b>Agreed</b>	<b>Undecided</b>	<b>Disagreed</b>	<b>S/Disagreed</b>	<b>Total</b>
<b>Ease in transportation of products</b>	<i>Freq</i>	179	226	-	-	-	405
	<i>Perc</i>	44.2	55.8	-	-	-	100.0

Source: Field Survey, (2019).

The findings in Table 4.41 indicate 56% of the respondents strongly agreed that transportation of their products within communities were done with ease. This was due to roads accessibility linking their communities to other neighboring ones for business transaction. This study reveals that road network is not a major hindrance to the business activities engaged by the rural women entrepreneur. This agrees with Mahmood, (2001) who reported that good road improves business performance.

### 4.7.3 Access to and Availability of Raw Materials for Business Enterprises in Locality

Raw materials are critical and central key to any viable production process. Its accessibility is therefore paramount to the efficient operation of an entrepreneurial venture. The result on the respondents' access to and availability of raw materials for business enterprises in the study area is presented in Table 4.42.

Table 4.42: Access to and Availability of Raw Materials for Business Enterprises in Locality

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Adequacy of raw materials outlets</b>	<i>Freq</i>	35	340	30	-	-	405
	<i>Perc</i>	8.6	84.0	7.4	-	-	100.0

Source: Field Survey, (2019).

Table 4.42 revealed that, in terms of accessibility to or availability of raw materials needed for their enterprise operations, majority of the rural women entrepreneurs (84%) agreed to have access to raw materials within their localities for their operations. Period analysis indicates that they get their materials any day of the week; in fact, some of them are so accessible that they can be suppliers of the raw materials. About 7% of them at the time of the study reports that they get materials only on market days in most cases weekly market days and close to 9% find it difficult in getting materials for their business operations, especially those in the horse decoration profession where they have to travel far distance (Jigawa to Kano) to get materials needed for their operations. This hinders their business output, hence affected their ability to perform greatly.

The provision of road across most of the rural communities in the state had opened up commercial exploitation of commodities and the flow of goods and services from rural to urban areas. This way materials needed for production are easily procured to enhance production and sales, which consequently leads to better profits and savings.

#### 4.7.4 Household Responsibilities and the Effect of Venture Performance

Additional responsibilities that are non – entrepreneurial in nature may appear as a stumbling block to the effective operations of an entrepreneur, particularly the women folk. The respondents’ result on household responsibilities and its effect on their business venture performance is presented in Table 4.43.

Table 4.43: Household Responsibilities and Venture Performance among beneficiaries

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Routine women domestic responsibilities</b>	<i>Freq</i>	-	5	51.4	186	6	405
	<i>Perc</i>	-	1.2	208	45.9	1.5	100.0

Source: Field Survey, (2019).

From the findings of the study as revealed in Table 4.46 approximately 46% of the respondents disagreed that routine household responsibilities such as cooking, house cleaning, washing clothes and dishes, bathing children, among others do not have effect on the operation of their enterprises. This means that majority of the rural women entrepreneurs who are mostly married suffer little interference in their business enterprise. Such interference does not significantly affect the performance of their business enterprise. This contradicts JayaKumar and Kannan (2014) who reported that the main challenges faced by the women are dual role, that is responsibilities of business and family which affects their performance. This might be due to the cultural difference.

In addition to the household responsibilities, all the beneficiaries of the government intervention programme who benefited from the additional grants revealed that their husbands never restricted them to operate their enterprise. More so, their husbands give them moral supports to fully partake in their enterprises as the women in purdah practice is not a strong one in rural communities of Jigawa State. This is an important factor that

facilitated and encouraged the good records in production level, profit margins, increase in income and savings among rural women entrepreneurs in Jigawa State.

#### 4.7.5 Effect of Variation in Seasons/Occasion on Enterprise Operation

Sessional variation is an important factor in determining the operation of business especially those whose production relies on a particular season. Figure 4.15 presented the result on effect of variation in season on the enterprise operation.

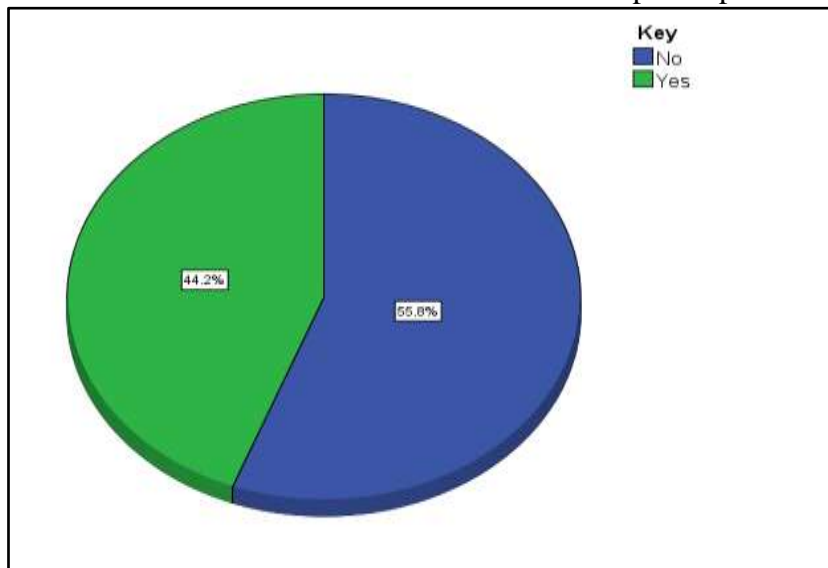


Figure 4.14: Effect of Variation in Seasons/Occasion on Enterprise Operation  
Source: Field Survey, 2019.

Figure 4.14 revealed that about 56% of the respondents expressed that variation in seasons does not affect their business operations. According to them, “we still make sales in any period irrespective of festivity, cold or hot seasons”. The remaining 44% claimed that variation in seasons affects their business activities positively. The majority of those who reported that variation in season positively affects their enterprises emphasized that festivity period especially Sallah and wedding occasions bring in more fortunes mostly in terms of their proceeds from increased sales and services especially the tailors and leather works. The non-interference by seasons has played a positive role in facilitating the growth and expansion of the rural women entrepreneur ventures because of the continued

flow of operations and consequently led to overall improvement in output, profit, income generation and savings. This finding contradicts that of Nwanesi (2006) who asserted that handwork business such as tailoring and knitting services is affected positively by variation in season such as festivity or cold season.

#### 4.7.6 Competition that Affects Women’s Enterprise

Competition among providers of similar trades greatly affects the operations of an enterprise either favourable or unfavourably depending on the efficiency of one over the other. Table 4.44 present the result on competition that affects women’ enterprise business in the study area.

Table 4.44: Competition that Affects Women’s Enterprise

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Unholy competition	345	85.2
Others	60	14.8
<b>Total</b>	<b>405</b>	<b>100.0</b>

Source: Field Survey, 2019.

In Table 4.44, more than three-quarter of the respondents (85.2%) revealed that unholy competition is a major factor that affects enterprise performance among the rural women entrepreneurs. This is so, because most of the trades engaged by them are those that are commonly practiced within their communities. Furthermore, other nefarious behaviors that accompany competition such as greed, mischievous reduction of price among others are believed by about 15% to be the major issue. But the economic empowerment package they received had placed them in a more advantaged position to overcome this competition among other artisans in the industry and opened up the gap and allowed them to excel and achieve higher performances in all the indices that made up the performance package such as improvement in production and output, profit, income, savings and expansion. This agrees with Morobe (2015) who reported that, many women owned enterprises fail to expand due to competitions from bigger firms, among others.



#### 4.7.7 Trade Pattern and Entrepreneurial Performance of Rural Women Entrepreneurs in Jigawa State

Venture operations on the pattern of production, especially as it relates to what to produce, with what to produce and for whom to produce as well as the nature of the product and the market size are important determinants to the success of an enterprise. The rural women entrepreneurs result on trade pattern and entrepreneurial performance is presented in Table 4.45.

Table 4.45: Trade Pattern and Rural Women Entrepreneurial Performance

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Pattern of trade and differential in earnings</b>	<i>Freq</i>	268	-	-	-	137	405
	<i>Perc</i>	66.2	-	-	-	33.8	100.0

Source: Field Survey, (2019).

Table 4.45 reveals that majority of the rural women (66.2%), strongly agreed that other trades engaged by male counterpart who benefited from the Jigawa State economic empowerment programme such as carpentry, welding, metal works, electrical among other appears to be more lucrative than theirs. This is because most of the trades engaged by the men are more marketable and consumed at higher frequencies than theirs. The findings here agreed with Casmir, (2014) who reported that most businesswomen are distinguished from their male counterparts due to their nature of operations which when compared to the male counterparts is performing lesser, and also agrees with that of Ayanda and Adeyemi, (2011) who reported that women entrepreneurs face restrictions in profession selection and mobility.

#### 4.7.8 Sufficiency of Total Package Received for Enterprise Operation

Sufficiency in the provision of empowerment packages is an important tool that could ensure rapid and faster growth of an entrepreneurial venture, especially where the

packages are fully utilized. Table 4.46 present the result on total package received sufficiency for business operations of the respondents.

Table 4.46: Sufficiency of Total Package Received for Enterprise Operation

Indicators		S/Agreed	Agreed	Undecided	Disagreed	S/Disagreed	Total
<b>Adequacy of total package</b>	<i>Freq</i>	9	-	-	-	396	405
	<i>Perc</i>	2.2	-	-	-	97.8	100.0

Source: Field Survey, (2019).

Table 4.46 revealed that as high as close to 98% of the rural women entrepreneurs studied strongly disagreed that the total package, they have receive was not sufficient for their enterprise operation. For them to function at higher levels as indicated by their responses, more packages need to be provided to them. This means that, the total package they received was not enough for them to record the much-expected level of performance, which is a major problem to the success of the economic empowerment programme. This is to say, majority of the beneficiaries are willing to grow their enterprises to a greater height if the package for their operations were to be made higher than it was, at least by 300%. The study agrees with Peter (2001) who reported that credit assistance impact business performance of entrepreneurs positively.

#### 4.7.9 Summary of Challenges

To better see the challenges facing the rural women entrepreneurs studied, the major challenges are extracted and harmonized in Table 4.47.

Table 4.47: Challenges

Challenges	Frequency	Percentage
Unavailability of utilities	41	10.1
Unavailability of raw materials	35	8.6
Variation in seasons	180	44
Household responsibilities	186	45.9
Unholy competition	345	85.2
Insufficiency of total package	396	97.8

Source: Field Survey, 2019.

From Table 4.47, it can be seen clearly that the major challenges faced by the rural women entrepreneurs in Jigawa State was the insufficiency of total package they received, which was followed by the unholy competition they suffered and then household responsibilities. Others were variation in seasons which affects output, unavailability of utilities that aid production processes and the least of them was the unavailability of access to relevant raw materials.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Summary of the Major Findings

This study assesses the impact of economic empowerment on the performance of rural women entrepreneurs in some selected communities across the three senatorial zones of Jigawa State, Nigeria. Five objectives were set and achieved using data obtained from four hundred and five (405) respondents.

The result of the study shows that 81% of the women beneficiaries were married; about 61% of the respondents fall within the age range of 26 – 35 years, majority of the women beneficiaries had formal education. All the respondent were engaged in one or more form of enterprise venture prior to the economic empowerment intervention using crude method of production with no access to funds from formal financial institutions.

The study shows that close to 90% of the sampled entrepreneurs reported strongly that skills acquisition component of the economic empowerment impacted positively on their enterprise performance, similarly about 89% of them strongly agreed that capacity building had positive influence on their entrepreneurial venture performance, nearly 82% of the sampled entrepreneurs strongly agree that a positive relationship exist between equipment provision and entrepreneurial performance, while 7% of the respondents disagreed that the cash advanced enhances the rural women enterprise performance. The study further revealed that 60% of the respondents were not members of any women business associations.

The difference in difference results, showed that, the economic empowerment intervention had impacted positively on the rural women entrepreneurs' ability to generate greater

enterprise performance with 58.2% increase in output level, 84.8% on profit, 31.4% on income, 41.3% on savings and 96% of them had additional employment at different degrees.

The correlation result reveals that the pairs of savings and income have the highest significant relationship with a value of 0.923. This means as more income is generated, the savings level of the rural women entrepreneurs' increases. Therefore, the more the income they generate, profit level will increase and hence, savings will be greater.

The multiple regression revealed that, the coefficients of determination; age (0.302), level of education (0.271), improvement upon completion of training (0.288), additional equipment purchased (0.526), and capacity building training (0.408) marital status (–0.143) were the major determinants of rural women entrepreneurial performance. It means that holding other variables constant, age influences entrepreneurial performance by 30.2%, educational level by 27.1%, improvement upon completion of training by 28.8%, total package received by 0.9%, additional equipment purchased by 52.6%, capacity building by 40.8% while marital status decreases the entrepreneurial performance by 14.3% respectively. The value of the F-Statistics is 149.637 indicating a positive influence of economic empowerment on entrepreneurial performance of rural women entrepreneurs in Jigawa State. The hypothesis that there is no significant relationship between economic empowerment and entrepreneurial performance of rural women entrepreneurs in Jigawa State was rejected while the alternative hypothesis was accepted.

The study shows that 59% of the beneficiaries have fully utilized the additional funds they received to purchase additional materials needed for their business improvement, close to 43% of the respondents' reveals that they have been maintaining the trend of their

materials purchases for at least 4 years, only about 6% have invested part of the additional intervention fund they received for the purpose of boosting or diversifying their enterprises.

The study shows that 89.4% of the sampled entrepreneurs from the three geopolitical zones in the State disagreed that, there was sentiment or favouritism in selection of beneficiaries for the economic empowerment intervention, still, 47% of the sampled entrepreneurs agreed that the government is the sole contributor to their success since it's the government that provided them with all the entrepreneurial skills, equipment and working tools as well as start-up grants, especially those from Jigawa central. Almost 91% of them preferred the government source of finance which is almost free than other forms.

Finally, the majority of the rural women entrepreneurs 98% revealed that the total package they have received was not sufficient for their enterprise operation especially the cash advanced to them which constitute a major problem on the operation of their enterprise and need to be addressed adequately for efficient operation.

## **5.2 Conclusion**

Based on the findings of this study, it could be concluded that there was impact of economic empowerment on performance among rural women entrepreneurs in Jigawa State, Nigeria. The skills acquisition, capacity building, start-up capital and the provision of equipment as component of economic empowerment have positively impacted on the rural women entrepreneur performance, as they have changed the narratives of the rural women entrepreneurs' operation from an informal sector-based ventures, using crude method of production to a skilled one, in various trades of their choices with easy access to funds and provisions of machines and equipment. The exposure of the beneficiaries to new

marketing strategy contributed in women entrepreneurs' ability to record higher returns in terms of improved profit level, income, savings and employment generation in their respective ventures. This by extension reduces unemployment rates and inequalities in income, hence a journey towards rural development.

The women entrepreneurs have efficiently utilized the economic empowerment packages given to them, which contributed greatly in making them to record a greater changes in all the performance indicators over and above their initial status after benefiting from the programme, and their perception on the programme was also positive, as only a few numbers of them perceived the programme as a process of indebtedness. This scenario greatly contributed to the attainment of higher output level by the rural women entrepreneurs leading to improvement in the level of profit, income, saving and employment, a positive step towards rural development.

The study concludes further that some of the women entrepreneurs were faced with challenges of increased output, as the total package they have received were not adequate for their enterprise operation.

### **5.3 Contributions to Knowledge**

The results of this study have contributed to knowledge in the following ways:

- (i) The regression results of the study revealed that there was significant impact of age, level of education, improvement upon completion of skills acquisition training, total package received, additional equipment purchased, and capacity building training were found to impact positively on the performance of the rural women entrepreneur by 30.2%, 27.1%, 28.8%, 0.9%, 52.6%, and 40.8% respectively.

- (ii) The result of the study revealed further that the value of the F-Statistics was 149.6 indicating a positive influence of economic empowerment on performance of rural women entrepreneurs in Jigawa State.
- (iii) The difference in difference results, showed that, the economic empowerment intervention had impacted positively on the rural women entrepreneurs' ability to generate greater enterprise performance with 84.8% on profit, 31.4% on income, 41.3% on savings and 96% of them had additional employment at different degrees.
- (iv) Ninety eight percent of the rural women entrepreneurs considered the total economic empowerment package received as insufficient for their enterprise operation especially the cash advanced component and this constitute a major problem.

#### **5.4 Recommendations**

From the findings above, it is clear that economic activities of rural women entrepreneurs are essential tools in measuring their performance. Thus, the following policy recommendations are proffered:

1. Result of the study revealed that there was a positive impact of economic empowerment on entrepreneurial performance of rural women entrepreneurs in Jigawa State. It is recommended that Jigawa State government should introduce more of such programmes to promote greater participation of rural women for improved welfare.
2. The most severe challenge faced by the rural women entrepreneurs was the inadequacy of the total package received especially the cash advanced to them,



which was not sufficient enough for the generation of greater output. It is therefore, recommended that, Jigawa State government should re-introduce the programme with more improved packages so as to promote rural women participation in existing and new forms of entrepreneurship, especially to meet up with the drive in the country as well as global entrepreneurial settings.

3. Many of the rural women entrepreneurs are not members of any trade associations. It is recommended that they should join membership of their trades association to enable them gain easy access to interventions by government or NGOs.
4. The success recorded by the women studied should spur other partners in rural development and gender inclusion to provide a strong database of the existing housewives by region and create a sensitization session on income generating activities to further enlighten them. This could increase the number of rural women engaged in enterprise and possibly creating jobs for others thereby reducing unemployment, poverty and inequality rates.

### **5.5 Suggestions for Further Studies**

This study has focused on impact of economic empowerment on performance of rural women entrepreneurs in Jigawa State only. The economic empowerment programme in the State covers women, youth and the disabled persons in Jigawa State. It is therefore recommended that further researches be done on impact of economic empowerment on performance of rural youth entrepreneurs in Jigawa State or impact of economic empowerment on performance of rural disabled persons' entrepreneurs in Jigawa State.

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## APPENDICES

### APPENDIX 1: Questionnaire

**AHMADU BELLO UNIVERSITY ZARIA  
FACULTY OF PHYSICAL SCIENCES  
DEPARTMENT OF GEOGRAPHY AND ENVIRONMENTAL MANAGEMENT  
QUESTIONNAIRE**

*INSTRUCTION: Please select the best option that corresponds to you by ticking (√)*

<i>Questionnaire identification:</i>	Questionnaire ID
District Area/Village of the Respondent _____	
Local Government Area _____	
Result of the interview:    i. Completed        [    ]        ii. Not Completed    [    ]	

#### **Section A: Socioeconomic and Demographic Characteristics of the Rural Women Entrepreneurs.**

S/N	Question	Options
1	Age	_____ (years)
2	Marital Status	Single ( )    Married ( )    Divorced ( )    Widow ( )
3	Type of Family	Monogamous ( )    Polygamous ( )
4	Position in Household	Head of household ( )    Spouse of the head of household ( ) Parent/parent-in-law of the head of household ( )    Son/daughter or son/daughter in-law of the head of household ( )    Others (specify)
5	Number of Dependents	_____ Person(s)
6	Educational Level	Never attended School ( )    Non Formal/ Arabic ( )    Primary ( ) ) Secondary ( )    Tertiary ( )
7	Religion	Islam ( )    Christianity ( )    Traditional ( )

#### **Section B: Economic Empowerment Received**

S/N	Question	Options
8	(a) The skills you acquired in the programme has contributed in the introduction of new production methods and techniques in your entrepreneurial operation (b) The skills you acquired in the programme has contributed in developing your capacities to become a specialist	Strongly agree ( )    Agree ( )    Undecided ( )    Disagree ( ) ( ) Strongly disagree ( )  Strongly agree ( )    Agree ( )    Undecided ( )    Disagree ( ) ( ) Strongly disagree ( )
9	In what area(s) did you receive the skill acquisition training?	

10	Did you have any experience in the selected trade before the intervention?	Yes ( ) No ( )
11	(a) Upon completion of the training programme, your enterprise was able to record an improvement in the quality of its production (b) Upon completion of the training programme, your enterprise was able to record an increase in the output level (c) Upon completion of the training programme, your enterprise was able to record an increase in the size of market for its products	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( ) Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( ) Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
12	(a) Duration of the Training was adequate to have mastered the skills for better performance (b) The Contents of the programme was sufficient and adequate (c) The Contents of the programme was friendly to all beneficiaries in terms of simplicity in understanding	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( ) Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( ) Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
13	How your knowledge of maintenance of equipment and machines did come about?	Capacity Building ( ) Family and Friends ( ) Personal Experience ( ) Others Specify _____
14	Did you attend the capacity building training offered by the government during the intervention?	Yes ( ) No ( )
15	The capacity building training you received has exposed you to new marketing strategy (Advert, WhatsApp, etc) that improves the operations and performance of your enterprise.	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
16	What was the level of your record keeping in Monitoring and planning of Sales?	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
17	(a) The knowledge you acquired from the capacity building training, you are now able to save against eventualities from your proceeds (b) The knowledge you acquired from the capacity building training, you are now able to save for further investment from your proceeds	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( ) Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
18	Do you advertise your products/services for your business period to attract customers?	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
19	When did you register your business with the government?	Not Registered ( ) Registered ( ) (Please specify Year _____)
20	Are you a member of any women business organization?	Yes ( ) No ( )
21	If yes, how often do you attend such meetings?	Frequently ( ) Often ( ) Moderate ( ) Seldom ( ) Never ( )
22	(a) The tools and equipment you received in the economic empowerment programme has improve and change the quality of	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )



	your production (b) The tools and equipment you received in the economic empowerment programme has led to increase in the output of your production	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
23	What type of equipment(s), tool(s), and machinery, etc did you receive at the end of the skill acquisition training?	_____
24	(a) Purchase of raw/work materials using the cash received was a key factor to the success of your enterprise (b) The cash advanced to you did not contribute in allowing you to set up an additional venture	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )  Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
25	Did you benefit from the 2012 additional intervention?	Yes ( ) No ( )
26	What is the total package (tools/equipment + total cash received)?	N.....

**Section C: Perception on Government Sponsored Programmes**

S/N	Question	Options
27	The government intervention programmes is generally perceived as being sentimental in the process of beneficiary selection	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
28	(a) The financial intervention is considered as national cake (b) The financial intervention is considered as a seed to be nurtured	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( ) Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
29	The intervention is generally seen as a process of indebting you	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
30	Debt burden on your business venture has never been a source of discomfort to you	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
31	To what extent do you feel being seen as a lazy entrepreneur by taking such assistance from the government?	Yes ( ) No ( )
32	Do you consider the success or failure of your business enterprise is being determined by government?	Yes ( ) No ( )
33	Loans taking and repayment is not a new experience to you	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
34	Would you prefer other sources of finance other than the one provided to you by the government?	Yes ( ) No ( )
35	If yes, which one?	Family and Friends ( ) Money lenders ( ) Microfinance Banks ( ) None of the options ( )
36	State the reason(s) for your choice in question 35 above	..... .....

**Section D: Utilization of Funds Advanced and the Performance of Women Entrepreneur**

S/N	Question	Options
37	How were the funds disbursed to you?	Through table payment as individual ( ) Through table

		payment as group ( ) Through microfinance bank as individual ( ) Through microfinance bank as group ( )
38	Who collected the fund on your behalf?	Myself ( ) My Husband ( ) My Child ( ) Relatives ( ) Others {State: _____} ( )
39	Was the fund given to you all at once?	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
40	How much did you spend in buying additional materials for your business?	.....
41	How many times do you require additional materials for your business in a month?	Weekly ( ) Twice ( ) Once ( )
42	How much did you invest into other form of business?	.....
43	How much did you share as gift to your family and friends?	.....
44	How much did you give to the government officials by way of appreciation?	.....

### Section E: Financial and Non- Financial Performance of the Rural Women Entrepreneurs

S/N	Question	Options
45	What is the total amount of your present capital?	.....
46	Can you estimate how much profit you make annually between before the intervention?	N.....
47	Can you estimate how much profit you make annually after the intervention?	N.....
48	On the average, how much income do you earn from your enterprise annually before the intervention?	N.....
49	On the average, how much income do you earn from your enterprise annually after the intervention?	N.....
50	On the average, how much do you save from your enterprise annually before the intervention?	N.....
51	On the average, how much do you save from your enterprise annually after the intervention?	N.....
52	Through which medium do you save?	At Home ( <i>Asusu</i> ) ( ) Rotational Savings ( <i>Adashe</i> ) ( ) Purchase of Assets ( ) Bank ( )
53	How many additional tool(s) / machine(s) / equipment(s) were you able to purchase with your savings?	.....
54	Were you able to introduce new methods in the discharge of your product marketing?	Yes ( ) No ( )
55	(a) The operation of your enterprise has attracted an increase in the patronization of your products largely because of the skills you acquired (b) The increase in the product patronization by customers is a testimony to the good quality of your products	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( ) Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
56	How many times do you experience a halt in your production in a year?	Once ( ) 2 – 5 times ( ) 6 – 9 times ( ) 10 times and above ( ) Not at all ( )

57	How many additional people did you employ to date?	_____
58	What are your projections beyond 2019?	Further Expansion ( ) Maintaining Status ( ) Closing up the Business ( )

### Section F: Challenges of Rural Women Entrepreneurs

S/N	Question	Options
61	How readily available, are the supply of utilities that aid your production in your community (i.e. electricity, water , etc)	Highly Available( ) Available ( ) Moderately Available ( ) Unavailable ( ) Highly Unavailable ( )
62	Transportation of your products to other community is generally done with ease.	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
63	The raw materials needed for your business enterprises operations is readily available in your locality	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
64	Your responsibilities in the household is a function of your enterprise performance	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
65	Is your enterprise operation affected by variation in seasons?	Yes ( ) No ( )
66	If yes, which season?	
67	What form of competition affects your performance as an entrepreneur?	Unholy Competition ( ) Others _____( )
68	The level of your business turnover is determined by the pattern of your trade	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )
69	The total package you received was sufficient for your business operation?	Strongly agree ( ) Agree ( ) Undecided ( ) Disagree ( ) Strongly disagree ( )

\*\*\* Thank you for your time \*\*\*

Administered by \_\_\_\_\_  
Field Assistant's (Name, Signature & Date)

Checked by \_\_\_\_\_  
Researcher's (Name, Signature & Date)

Coded and Cleaned by \_\_\_\_\_  
Coder's (Name, Signature & Date)

**APPENDIX 2: Performance Model**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.855 <sup>a</sup>	.731	.726	48824.982	.731	149.637	7	386	.000	2.132

a. Predictors: (Constant), X1, X2, X3, X4, X5, X6, X7

b. Dependent Variable: Y

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2497019283387.382	7	356717040483.912	149.637	.000 <sup>b</sup>
	Residual	920177226764.912	386	2383878825.816		
	Total	3417196510152.294	393			

a. Dependent Variable: Y

b. Predictors: (Constant), X1, X2, X3, X4, X5, X6, X7

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21983.977	21346.002		1.030	.304
	X1	25568.025	3642.097	.302	7.020	.000
	X2	-21933.547	6066.438	-.143	-3.616	.000
	X3	21800.772	2591.826	.271	8.411	.000
	X4	30081.764	6804.388	.288	4.421	.000
	X5	62038.936	6575.799	.408	9.434	.000
	X6	.031	.144	.009	.217	.829
	X7	21250.528	1660.807	.526	12.795	.000

a. Dependent Variable: Y

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-8662.26	332360.56	119428.93	79710.342	394
Residual	-86353.266	122963.742	.000	48388.200	394
Std. Predicted Value	-1.607	2.671	.000	1.000	394
Std. Residual	-1.769	2.518	.000	.991	394

a. Dependent Variable: Y