

Analysis of the Factors Affecting the Performance and Success of Rural-Women Entrepreneurs: Evidence from North Eastern Nigeria

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ABSTRACT

This study analyzed the factors affecting the performance and success women entrepreneurs in North Eastern Nigeria. The study adopted a descriptive survey research design with the samples of 283 rural women entrepreneurs selected from the study area comprising twelve (12) LGAs within the six states in the using purposive sampling. The study applied frequency, percentage, mean and standard deviation in analyzing the data. The results of the analysis revealed that, lack of access to loan; finances, mobility and higher tax rate are the major obstacles that affect the women entrepreneurs particularly within the rural areas of the North Eastern region of Nigeria. The study also found that; absence of government supports, grants and suitable credits facilities, are the economic factors that affect the performance of such entrepreneurs. Finally, from the results it was discovered that, societal attitudes, domestic violence, illiteracy and lack of awareness are the socio-cultural factors that negatively affects the performance and successes of women entrepreneurs in the region. From the results, the study recommends that, government at all levels, religious institutions, private sector and other stakeholders should jointly provide enabling environment for women entrepreneurs particularly within the rural areas of the North Eastern part of Nigeria.

Key Words: Entrepreneurship, Women, Performance, Descriptive, North-East

BACKGROUND TO THE STUDY

Introduction

Women entrepreneurship is one of the fast growing aspects of entrepreneurship worldwide and in recent times received the attention of academicians, policy analysis, policymakers, financial experts, researchers and host of others due to the influence and significant contributions of women to entrepreneurial activities that boost the economy growth and development of the country (Noguera et al. 2013 and Kelley, 2017). Women participations in an economic activities via several ways (entrepreneurs) creates new jobs, increase country's GDP and impacts positively on poverty reduction and social inclusion (Rae, 2015). But, unlike their counterparts the number of women who decided to pursue entrepreneurship activities as a means of generating livelihood for self-reliance and economic development are lower compare to that of men and these differences is greater as the level of development of the country increases (Elam et al. 2019).

However, women entrepreneurship is regarded as a wheel that pedal the vehicle for Economic growth because of its importance in the area of job creation, revenue generation, poverty alleviation, and curbing insecurity in the country (Chibiyayi & Shehu, 2018). Women entrepreneurs make a substantial contribution to national economies through their participation in start-ups and their growth in small and medium

businesses (Ayogu & Everistus, 2015). This shows that, the activities of women entrepreneur especially in the area of economic growth and development is receiving much interest among researchers. Also, Women entrepreneurship is becoming a global phenomenon by noting the important role they played in the national economy (Haxhiu, 2015). While, rural women entrepreneurs are those women or a group of women who undertake to organize and run an enterprise in a rural area (Limbu & Bordoloi, 2015). However, in North Eastern Nigeria women entrepreneurs are also found in the rural areas too. They played a significant role in the economic development of the Nigerian economy. But, the phenomenon of women entrepreneurship in Nigeria is largely confined to metropolitan cities and big towns where most of the women operate small-scale units (Limbu & Bordoloi, 2015). In developing countries such as Nigeria, the number of business owned and run by women have been on the increase but there are quite a number of evidence to suggest that , the growth of such business are limited and that there is limited desire for growth among the female entrepreneurs (Lawan, 2017).

Surprisingly, over the last two decades women entrepreneurs have been recognized as important untapped sources of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. While without a doubt the economic impact of women is substantial, we still lack a reliable picture, describing in detail that specific impact OECD (1997, 2000). Accordingly, women entrepreneurs have been largely ignore in society on one hand and social sciences on the other hand. Furthermore, women involvement rate in entrepreneurship is low than men but still they tend to choose and start managing the firms in different industries much higher than what men tend to do (White, 1997). Moreover, the industries that women entrepreneurs focused their attention include primarily retail, education and other services industries which were being perceive as less important to economic growth and development than high-technology and manufacturing industries.

Conversely, it is well known fact that, the self-employed as a group are male dominated, consistently conservative in their political ideology and voting behaviour, highly individualistic politically, being strongly against big government and anti-union (Aldrich, Zimmer, & Jones, 1986c). Research on gender beliefs also shows that a collective (such as small business men) struggles to self-name, self-characterize and claim social prerogative. Such concerns underscore the politics of identity (Cerulo, 1997). From that perspective, it seems logical that women cannot or will not identify with the group of self-employed and the group is perhaps not interested in women joining them. Also both the work task and the work description related to entrepreneurship such as leadership, high commitment, risk taking, performance and achievement orientation, independence, flexibility, sense of adventure and aggressiveness do not define entrepreneurship as a task that can be seen as "feminine".

Meanwhile, the activities of rural women entrepreneurship in North Eastern Nigeria need urgent attention and this is simply because of the women participation in economic activities or otherwise in the region. To this end, this study is set out to investigate the factors affecting the performance and successes of the rural women entrepreneurs in North Eastern states of Nigeria. These factors include gender and socio- cultural belief, environmental factors, problems and prospect of rural women entrepreneurship among others. What emerged from the existing empirical study shows that no study sampled the opinion of the respondents on the factors affecting the performance and success of rural women entrepreneurs in North Eastern Nigeria.

From the foregoing, the broad objective of this study is to examine the factors affecting the performance and successes of the rural women entrepreneurs in the north Eastern states in Nigeria. Specifically, the study

intend to:

To find out the major attributes of rural women entrepreneurs in North East, Nigeria

To access the socio-economic factors affecting the performance and successes of rural women entrepreneurs in the study area

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Theoretical framework that underpin this study is encouraged by an entrepreneurship model developed by Austrian-economic that classifies the historically and culturally determined framework conditions (demand side) affecting entrepreneurship and the idiosyncratic prior experiences of enterprising individuals and potentially enterprising individuals (supply side) (Shane et al., 2000). However, entrepreneurship is defined as a study concerns with the sources of opportunities, identification, exploitation and consequence for the economy.

From the aforementioned components from the entrepreneurial process and the provision of a general model to understand how women enter into self-employment and business, how they exploit opportunities and what the consequences of women entrepreneurship for the economy.

The adopted model assumed that changes in demand conditions (e.g. technological, market, demographic, political, institutional and cultural developments) create opportunities that are not equally obvious to everyone, but are discovered and exploited because some individuals have an advantage in discovering specific opportunities. Entrepreneurial opportunities are not equally obvious to everyone, but the model assumes that they are equally available to anyone with the experiences and the knowledge of discovering them. Opportunities are themselves unstructured and advantages and disadvantages of opportunities are largely dependent of idiosyncratic individual differences in personal experience and education (Casson, 1982). Hence, the model's purpose is to capture the dual nature of entrepreneurship as process and product.

Henceforward, several research efforts have been devoted to understanding the impact women entrepreneurship within and outside Nigeria.

Wube (2010) investigated the factors that affect the performance of women entrepreneurs in MSEs in Dessie town using a descriptive research design with the population of 2,026 women entrepreneurs and a sample of 203 respondents that were selected through stratified and simple random sampling. Structured questionnaires were collected and analyzed the data using descriptive statistics (tables, percentages, mean and standard deviations). The results of the study indicated that the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance. It also revealed that lack of own premises(land), financial access, stiff competition, inadequate access to training, access to technology, and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs. The study equally found that conflicting gender roles, social acceptability, network with outsiders were the major social factors that affect these entrepreneurs. Furthermore, the main legal/ administrative factors include access to policymakers, high amount of tax and interest, bureaucracies and red tapes, and overall legal and regulatory environments.

In a study conducted by Bordodoi and Machey (2013) on women's entrepreneurship with special reference to some selected locations in the Tinsukia district of Assam. The researchers adopted a descriptive survey design with a sample of 70 successful women entrepreneurs selected through purposive sampling. A structured questionnaire was developed for data collection. Frequency and simple percentages were used in analyzing data. The finding of this study revealed that rural women entrepreneurs enter business mainly to keep themselves busy; the study also discovered that majority of these women came from a family business

as a core background as they were married to business families.

Lumbu and Bordoloi (2015) researched the Problems and Prospects of women entrepreneurship in rural Assam. The study adopted both explanatory as well as descriptive in nature. The interview was used to collect data from the respondents. The finding revealed that women in the rural areas of Assam are subject to lot of restrictions and they are treated as a dependent parts of the society. The study equally found that women in the study areas face different types of problems in the path of entrepreneurial growth even though there are also exist an opportunity for them in terms of assistance from different institutions in each sphere of entrepreneurial activity.

Mahanta (2016) investigated the importance and challenges of women's entrepreneurship in the Sonitpur district of Assam using the descriptive survey method. The population of the study consists of all the women entrepreneurs in Sonitpur. 20 women entrepreneur was selected on the basis of simple random sampling. The methods used for collecting data were structured questionnaire observation, telephonic communication, and interview. The finding revealed that women are literate in Sonitpur district and that there is a possibility of exploring of the quality of women.

A study conducted by Norsiah and Razak (2011) examined the effect of individual attributes and business environment factors on the entrepreneurial activity of women entrepreneurs in Malaysia using a descriptive study. The finding revealed that individual attributes such as education, working experience, and attitude towards risk-taking, affect women's entrepreneurial activity. Economic constraints such as lack of credit due to lack of asset collateral and socio-cultural barriers, lack of savings due to low household income and lack of labor skills due to low educational level also affect women's entrepreneurial activity.

Amodu, Abeh, and Yakubu (2015) assessed the effects of gender bias and cultural beliefs on the growth of entrepreneurship in North Central Nigeria. The researchers adopted a descriptive survey design with a sample of 380 women entrepreneurs in three states who were purposively selected. The findings of the study show that women in Nigeria are affected by several cultural factors that impede the growth and development of their entrepreneurial intentions.

Petro, Annastazia, and Robert (2014) conducted a study on the effects of socio-cultural factors on the performance of women small and medium enterprises in Dodoma urban and Chamwino districts in Dodoma region, Tanzania. The researchers adopted cross-sectional and case study research designs with the sample of 80 women SMEs selected through a proportionate stratified probabilistic sampling technique. The face-to-face interview and semi-structured questionnaires were used for data collection. Descriptive statistics and a binary logistic model were used in analyzing data using statistical package for social sciences (SPSS) software. Findings revealed that women's immobility, poor support from society members, and ethnicity affect negatively the performance of women SMEs. Conversely, family roles, level of education, and role models were important factors in nurturing the performance of women SMEs. The study generally concludes that SCFs have a negative effect on the performance of women SMEs.

Racheal and Muogbuju (2017) investigated the contributions of women entrepreneurs in socio-economic development in Anambra State, Nigeria. The researchers adopted a descriptive survey design with a population of 3000 and a sample of 353 selected women entrepreneurs from three of the local governments in Anambra State. A structured questionnaire was used for data collection. The instruments for data analysis were descriptive statistics (frequencies and percentages) and inferential statistics (Pearson Product Moment correlation and multiple regressions) which were analyzed using SPSS software version 17. The findings of this study revealed significant impact between women's entrepreneurship activities, job creation, wealth creation, youth empowerment, poverty reduction, employment generation, and an increase in the standard of living of people.

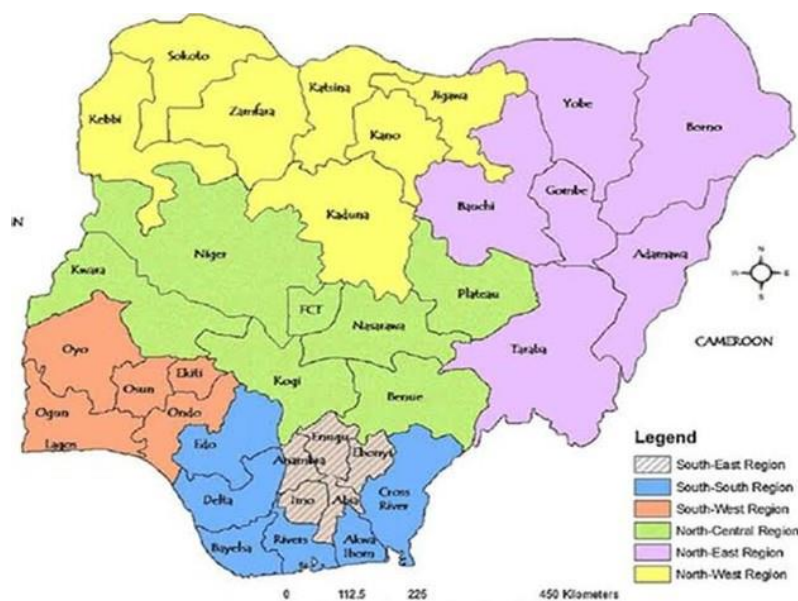
METHOD AND PROCEDURE

The study employed Quantitative design and availability sampling technique in selecting the number of women entrepreneurs while multi-stage sampling is used to select samples from the 112, Local Government Areas (LGAs) in the North East States. The researchers utilized a structured questionnaire as instruments of data collection. The EAs selected for the study are those the General Household Living Standard (GHLS) Survey conducted by Nigerian Bureau of Statistics (NBS) in collaboration with World Bank in 2020 as its sample. From the survey, the LGAs selected have a representative sample of 383 women entrepreneurs, 33 women entrepreneurs randomly selected from each of the 112 LGAs in the study areas and the women entrepreneurs constituted the respondents for the study.

However, the data collected on the basis of the research questions were analyzed using descriptive statistics (mean and standard deviation). The decision rule is that averages of 3.0 and above was considered as agreed, while an average of 2.99 and below were considered as disagreed with respect to research questions. A mean of 3.0 according to Yusuf, Gambari, Daramola, Badmus and Isiaka (2018) was used as a criterion to decide the mean scores for five-point items. Hence, the mean criterion of 3.0 was calculated from the sum of 5+ 4+3+2+1 divided by 5.

Brief Description of the Study Area

The North East (often hyphenated to the North-East) is the one of the six geopolitical zones of Nigeria representing both a geographic and political region of the country's northeast. It comprises six states – Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe. Geographically, the North East is the largest geopolitical zone in the nation, covering nearly one-third of Nigeria's total area. In terms of the environment, the zone is primarily divided between the semi-desert Sahelian savanna and the tropical West Sudanian savanna ecoregions. The region has a population of about 26 million people, around 12% of the total population of the country. Maiduguri and Bauchi are the most populous cities in the North East as well as the fifteenth and seventeenth most populous cities in Nigeria. Other large north eastern cities include (in order by population) Bauchi, Yola, Mubi, Gombe, Jimeta, Potiskum, Jalingo, Gashua, and Bama.



Source: Sokoto State Government

From the above depicted Map, in the area shaded in purple color represent the North-East region of Nigeria. The region comprises six states including Adamawa, Bauchi Borno, Gombe, Taraba and Yobe state

respectively. The justification for the choice of Sokoto as study area as it becomes imperative to draw the attention of all stakeholders (households, government, farmers, marketers, etc. on the implications of women entrepreneurial performance and successes the states for effective policies, rational decisions and corrective measures for available, affordable and reliable measures on job creation, employment opportunities and value re-orientation of the women entrepreneurs within the study areas.

Population and Sample

The population of the study comprised all rural women entrepreneurs selected from the two Local Government Areas (LGAs) in each of the six states in the North Eastern region who were involved in agriculture, trade, handcraft, fashion, and other micro business units. Due to the complex nature of the population (comprising many states), the study draws a sample of twelve (12) LGAs systematically using the expression N/n where N is the population and n is the sample size. The sample size (n) is determined using Yamane's (1998) formula for sample size determination presented in equation (2.1) with $e = 0.05$ as the margin error.

$$n = \frac{N}{1 + N(e^2)} \quad 1.1$$

The 12 LGAs sampled were drawn at the interval for reliability and consistency. Rural women entrepreneurs were further sampled though without the sampling frame using the following expression as formulated by Cochran (1963:75) which yield a representative sample for a large population.

$$n = \frac{Z^2 pq}{e^2} \quad 1.2$$

Where n is the sample size and Z is the abscissa of the normal curve, e is the desired level of precision or margin error ($e = 0.05$) and p is the estimated proportion of an attribute that is present in the population and q is equal to $1-p$. In all, the study surveyed 400 women entrepreneurs across the 12 LGAs in the six states.

ANALYSIS

The study utilized descriptive statistics; simple percentages, frequency, mean and standard deviation and tables to present the analysis of the data surveyed from impact of women entrepreneurs, performance and successes in North Eastern region of Nigeria. A cut-off point of 2.50 was determined by finding the mean of the nominal value assigned to the options. Responses with a mean of 2.50 or above were accepted while those below 2.50 were rejected.

DISCUSSION OF FINDINGS

This section analyses and interprets the results from the data collected in the field of the study. Initially four hundred and eighty (383) copies of survey questionnaire were administered while two hundred and eighty three (283) questionnaires were retrieved and used for data analysis. A total number of ninety seven (97) questionnaires were not returned by the respondents after two weeks of distribution and the problem was from the Research Assistants (RAs) in ability to recover the missing copies. This represents five per cent (9.7%) of the total questionnaires. The interpretation is divided into four; namely, attribute of women entrepreneurs, economic factors affecting the performance of women entrepreneurs and socio-cultural factor affecting the performance of women entrepreneurs in the 12 LGAs of six states of the North Eastern part of Nigeria. The results discussion begins with attribute of women entrepreneurs.

Table 1.0: Frequency and Percentage of the Attributes of Rural Women Entrepreneurs

Category	Frequency	Percentage
Age of the Respondents		
18-20	21	10.3
21-30	81	28.6
31-40	143	50.6
41-50	19	6.7
50 and Above	11	3.8
Total	283	100
Marital Status of the Respondents		
Single	51	18.1
Married	71	26.8
Divorce	102	36.1
Widow	38	13.4
Refuge	16	5.6
Total	283	100
Level of Education		
None	97	33.2
Primary	83	29.2
Secondary	47	26.6
Certificate	32	11.4
Diploma	21	7.4
Degree	6	2.1
Postgraduate	0	0
Total	283	100
Occupation of the Respondents		
Agriculture	36	12.7
Trade	84	29.6
Handcraft	117	41.4
Fashion	19	6.7
Others	27	9.5
Total	283	100
Training Received		
Yes	89	31.5
No	194	68.5
Total	283	100
Source of capital of the Respondents		
Personal saving	162	57.2
Borrowing from Friends and Relatives	87	30.7
Inheritance	30	10.6
Loans from microfinance institutions	12	4.2

Total	283	100
Business Legal ownership of the Respondents		
Sole Ownership	221	78.1
Family business	15	5.4
Joint ownership	23	8.1
Cooperation	14	4.9
Others	10	3.5
Total	283	100

Source: Field Survey, 2020

From the Table 1 above, it revealed that the age of the respondents indicating that majority of women entrepreneurs are within the age bracket of 31-40 years representing (50.06%), 21-30 years (28.06%) and 41-50 years (6.07%). From the Table, the marital status of women entrepreneurs are as follows; the majority among them is divorced representing 36.01%, those that are married 28.08%, while others such as single, widowed and refugees represent 18.01%, 13.04% and 5.06% respectively.

Also, the educational level of the respondents as depicted by the Table above show that, most of the respondents did not attend school at all, this is represented by 33.06%, primary school levers 29.02%, and secondary school certificates holders 16.06, 11.04% fall into NCE holders, while 7.0% of the respondents obtained Diploma, but those of B.Sc. have only 2.01% and none of them attended the postgraduate level. The type of occupational status of the respondents include handcraft, trade, agriculture, fashion, and others were represented by 41.04%, 29.06%, 12.07%, 6.07% and 9.05% respectively. The type of occupation of the respondents as revealed from the Table are as follows, 68.05% has no any formal training on the type of business they were engaged but, 31.05% received the training on the type of business they were engaged.

From the Table, the major sources of capital for women entrepreneurs indicated that, those with personal savings has 57.02% representing the highest category, borrowing has 30.07%, income from inheritance stood at 7.07% and loan 4.02%. Finally, the majority of women entrepreneurs are sole proprietorship with 78.01%, joint ownership 8.01%, family business 5.04%, cooperation 4.09% and others 3.05%.

Table 2.0: Economic Factors Affecting the Performance and Successes of Women Entrepreneurs

S/N	Statement	Mean	Std. Dev. Decision
1	Lack of access to loans and finance	2.55	0.12 Agree
2	Lack of knowledge and availability of raw materials affect the success of business	1.77	0.51 Disagree
3	Access to market	1.78	0.88 Disagree
4	Lack of suitable location and sales outlet	2.16	0.83 Disagree
5	Lack of managerial skills	2.18	0.54 Disagree
6	Lack of government support and grants	2.60	1.17 Agree
7	Mobility constraints affect the profitability of business	2.65	0.25 Agree
8	Excessive Tax rate	2.53	0.96 Agree

Cumulative Mean 2.3

Decision Mean 2.50

Source: Field Survey, 2020.

Table 2 showed economic factors affecting the performance and success rural women entrepreneurs in North Eastern Nigeria. From the Table, the respondents agreed that lack of access to loans and finance, mobility constraints and government supports and grants negatively affects the performance women entrepreneurs in the study area. This is simply because, the cumulative mean $(2.55+2.60+2.65+2.53/4)$ 2.6 is greater than that the decision means 2.50. From the results is can be certify that, access to financing and adequate mobility couple with support and credit and aid grants can smoothly promote the SMEs and boost entrepreneurial activities

The results further indicated that, the respondents have disagreed that, lack of knowledge and managerial skills, availability of raw materials and sells outlets have negatively affect the performance of rural women entrepreneurs in the North-Eastern part of Nigeria. These responses should not be unconnected with the fact that, the cumulative mean $(1.77+1.78+2.16+2.18/4)$ 1.0 is less than the decision mean 2.50. This results is not surprising, simply because, looking at the nature of rural entrepreneurs, they operate at a very local ground, use local raw materials and do not require any formal education. But, in reality knowledge, managerial skills and modern raw material promotes new business.

Table 3.0: Socio-cultural factors affecting the performance of women entrepreneurs

S/N	Statement	Mean	Std. Dev.	Decision
1	Cultural influence affects the operating of business	2.16	0.83	Disagree
2	Religious influence affects the operation of business	3.20	0.72	Agree
3	Family roles such as reproduction, cooking, washing, etc contradict business activities	1.83	0.86	Disagree
4	Negative attitudes and support from husbands affect the performance of women entrepreneurs	3.03	0.63	Agree
5	Domestic violence affects the continuity of business	2.98	0.92	Agree
6	Lack of education and awareness affect business	3.07	0.99	Agree
7	Marital status and family responsibility influence business	1.78	0.88	Disagree

Cumulative Mean 2.3

Decision Mean 2.50

Source: Field Survey, 2020.

Table 3.0 indicated the respondents agreed that religious influence, negative attitude from husband and society, domestic violence and lack of awareness negatively affects the performance and successes of rural women entrepreneurs in the North East. These results are evident due to the fact that, the cumulative mean $(3.20+3.03+2.98+3.07/4)$ 3.07 is greater than decision mean 2.50.

However, the respondents ejected that cultural influence; domestic roles such as reproduction, cooking, washing, marital status, and family responsibility are socio-cultural factors that negatively affect the performance and success of rural women entrepreneurs in the study area. This will not be unconnected with the results revealed by the cumulative mean $(2.16+1.83+1.78/3)$ 1.0 which is less than decision mean 2.50. This is because despite their marital and domestic house engagements these rural women entrepreneurs are doing well in their small business.

In the study it was discovered that most of the rural women aged between 31 to 40 years, so also those that

were divorced. The majority of rural women entrepreneurs engaged in handcraft business with no basic education and training. It was also reported that, rural women entrepreneurs in the North East manage their personal business operating with personal savings, which does not depend on other sources of income such as grants and aids or even soft loan.

Furthermore, the study found that lack of access to loans and finance, mobility constraints, high tax collection, and lack of governments grant was the key Economic factors that affect the success and performance of women entrepreneurs in the study area.

Lastly, the study discovered that religious influence, negative attitude, lack of support from husbands, domestic violence, and lack of education and awareness were reported socio-cultural factors affecting the success and performance of rural women entrepreneurs in the study area.

CONCLUSION AND RECOMMENDATIONS

The study concludes that, lack of finances, education and training, domestic violence, negative attitudes towards women involvement in business within the region, lack of awareness of the importance attached to women empowerment, denial of supports from husbands negatively affects the performance and success of rural women entrepreneurs within the region. The study further concludes that, lack of government supports, grants and aids and availability also affects the performance and success of rural women entrepreneurs in the North East. The study also concludes that, personal savings is the only main sources of income or finances of rural women entrepreneurs which ultimately not enough and can negatively affects the start up their business.

It was further concludes that, religious beliefs and socio-cultural factors slowdown the business activities particularly among the rural women entrepreneurs in the North-East.

Based on the findings, the study recommends the need to improve the success and performance of rural women entrepreneurs, by engaging relevant stakeholders such as the government, private sectors in supporting the rural women entrepreneurs by educating them on new ways of doing business and assist them with a soft loan and other facilities that enable them to undertake their business without any difficulties.

The study further recommends the need to provide financial supports, adequate training, infrastructural development and market access for the revival sustenance of women entrepreneurs in the rural area in North Eastern Nigeria.

Finally, the study recommended that, the government should provide an institutionalizing policy framework that targets rural women's entrepreneurship development; capacity building programmers, counseling and training, roads facilities and security in rural areas, and tax relief or tax cuts, and put in place the legislation that will address other economic and socio-cultural factors that affect the success and performance of rural women entrepreneurs in the study area.

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