Entrepreneurial Training and Women Entrepreneurial Performance in Southeast Nigeria

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ABSTRACT

Entrepreneurship is a vital driver of economic growth globally, including in Southeast Nigeria, where women entrepreneurs play a pivotal role. However, these women face unique challenges due to limited access to tailored training programs. This study investigates the impact of Training (bookkeeping and credit recovery training) on the entrepreneurial performance of women in Southeast Nigeria. A survey research design was employed, targeting 5,690 registered women-owned enterprises in Southeast Nigeria. A sample of 360 respondents was selected using judgmental and simple random sampling. Data collection utilized structured questionnaires with a five-point Likert scale format. Multiple regression analysis examined the relationship between independent variables (bookkeeping training and credit recovery training) and the dependent variable (women entrepreneurial performance). The study reveals that bookkeeping training significantly enhances women entrepreneurial performance, emphasizing the practical value of such programs. Credit recovery training also has a positive impact, addressing credit-related challenges. These results underscore the importance of tailored training initiatives for women entrepreneurs. Promote bookkeeping training programs to equip women entrepreneurs with financial management skills and support credit recovery training tailored to address credit-related challenges. Integrate TPB into program design, fostering a supportive attitude, subjective norms, and perceived behavioural control. Continuously research and monitor training program impact to adapt to evolving needs and challenges faced by women entrepreneurs.

Keywords: Women Entrepreneurs, Training, Bookkeeping Training, Credit Recovery Training, Entrepreneurial Performance.

INTRODUCTION

Entrepreneurship has emerged as a pivotal driver of economic growth, fostering innovation, job creation, and poverty alleviation on a global scale. In Southeast Nigeria, women entrepreneurs are increasingly recognized as key contributors to the region's economic diversification and social progress. However, they often face unique challenges that impede their performance and hinder their sustainable growth. Among these challenges are the limited access to specialized training programs tailored to their unique needs and circumstances. This study aims to investigate the empirical and practical gaps in training interventions for women entrepreneurs in Southeast Nigeria, with a specific focus on bookkeeping training and credit recovery training, and their influence on entrepreneurial performance.

Contemporary research underscores the significance of training programs for entrepreneurs, highlighting how they enhance essential skills, knowledge, and capacities crucial for business success (Brixiová et al., 2020; Dzansi & Arko-Achemfuor, 2021). However, a substantial gap exists in the understanding of how targeted training initiatives, such as bookkeeping training and credit recovery training, impact the performance of women entrepreneurs in Southeast Nigeria. While various studies have explored the challenges faced by women entrepreneurs in accessing credit and managing finances (Adelaja et al., 2020;

Chaudhury et al., 2020), limited research has examined the specific outcomes of training interventions designed to address these challenges.

Furthermore, the persisting gender disparities in entrepreneurial activities in Nigeria and the broader African context underscore the need for tailored interventions that address the distinct obstacles faced by women entrepreneurs (Adofo & Amankwah-Amoah, 2020; World Bank, 2020). Despite efforts to promote gender equality in entrepreneurship, women entrepreneurs continue to encounter barriers rooted in cultural norms, access to resources, and limited exposure to business training opportunities. This study seeks to address this gap by investigating the impact of targeted training programs on women's entrepreneurial performance in Southeast Nigeria, thereby contributing to a more comprehensive understanding of the factors that facilitate or hinder women's business success in the region.

Despite a burgeoning body of research exploring the challenges women entrepreneurs face in accessing credit and managing finances (Adelaja et al., 2020; Chaudhury et al., 2020), there is a notable empirical gap concerning the specific results and impacts of training interventions tailored to address these challenges. This study takes a pioneering step to empirically investigate these critical aspects, shedding light on the tangible outcomes of bookkeeping and credit recovery training for women entrepreneurs in Southeast Nigeria.

Furthermore, the persistence of gender disparities in entrepreneurial activities in Nigeria and the broader African context underscores the pressing practical need for interventions that address the distinct obstacles faced by women entrepreneurs (Adofo & Amankwah-Amoah, 2020; World Bank, 2020). The existence of cultural norms, limited access to resources, and a dearth of exposure to business training opportunities continues to hinder women's progress. This research seeks to practically address this gap by investigating the real-world impact of targeted training programs on women's entrepreneurial performance in Southeast Nigeria. The insights generated will provide practical guidance for policymakers, development agencies, and training providers seeking to design and implement effective training programs that foster the growth and empowerment of women entrepreneurs in the region.

While entrepreneurship offers immense potential for economic growth, women entrepreneurs in Southeast Nigeria face substantial empirical and practical gaps that impede their progress, especially in financial management and credit access. This research endeavours to significantly enhance our understanding by investigating the outcomes of training interventions and their role in surmounting these challenges. Through this work, we aim to empower women entrepreneurs to thrive in Southeast Nigeria's dynamic entrepreneurial landscape, ultimately contributing to both their individual success and the broader economic advancement of the region.

The primary aim of this study is to undertake a rigorous empirical investigation into the impact of training programs on the performance of women entrepreneurs in Southeast Nigeria. Thus, the specific goals are;

1. To determine the impact of Bookkeeping Training on the performance of women entrepreneurs in Southeast Nigeria.

2. To find out the impact of Credit Recovery Training on the performance of women entrepreneurs in Southeast Nigeria.

Null hypotheses have been formulated in alignment with the study's objectives.

H_{01}: Bookkeeping Training have no significant impact on the performance of women entrepreneurs in Southeast Nigeria.

H_{02}: Credit Recovery Training have no significant impact on the performance of women entrepreneurs in

Southeast Nigeria.

The significance of this study lies in its potential to address critical gaps in our understanding of women entrepreneurship in Southeast Nigeria. By empirically investigating the impact of targeted training programs, specifically focusing on bookkeeping and credit recovery training, this research contributes to the broader discourse on women's economic empowerment and entrepreneurship in developing economies. The findings are expected to offer valuable insights into how such training initiatives can enhance the performance and sustainability of women-owned businesses in the region, ultimately contributing to economic growth, poverty alleviation, and social progress. Moreover, by shedding light on the practical challenges and empirical outcomes of these programs, this study aims to inform policymakers, development agencies, and training providers, enabling them to design more effective and tailored interventions that empower women entrepreneurs and foster a conducive environment for their success. Thus, the study's significance extends beyond academic inquiry, as it has the potential to drive positive change at both the grassroots and policy levels, fostering women's entrepreneurial empowerment in Southeast Nigeria.

LITERATURE REVIEW

Conceptual Clarification

Training

Training is a multifaceted and essential concept that plays a pivotal role in skill development and knowledge enhancement (Lai, 2011). It encompasses a spectrum of structured activities meticulously crafted to impart specific expertise, competencies, and abilities to individuals or groups (Ahmed et al., 2023). Training initiatives are customarily designed to target particular needs or challenges within a given context (e.g., training new employees on company policies and procedures, or training healthcare workers on new medical technologies) (Singh et al., 2023). The literature underscores the profound significance of training in enhancing performance, amplifying productivity, and nurturing growth across diverse domains, prominently including business and entrepreneurship (Acs & Szerb, 2020; Kim & Ployhart, 2021). Nevertheless, it is noteworthy that the definitions of training exhibit variance across studies, with some accentuating the acquisition of technical skills while others place emphasis on cognitive development or behavioural transformation (Singh et al., 2023). This conceptual clarification elucidates the multifaceted nature of training and its fundamental role in skill acquisition and development.

Bookkeeping Training

Bookkeeping training comprises meticulously structured educational programs designed to furnish entrepreneurs with the requisite skills and knowledge essential for precise financial record keeping (Mohan, 2021). It places a strong emphasis on the meticulous recording and systematic organization of financial transactions, thereby empowering entrepreneurs to adeptly monitor income, expenses, and profits (Rahman, 2023). The successful completion of bookkeeping training plays an instrumental role in augmenting financial management capabilities, arming entrepreneurs with the acumen to make well-informed decisions, secure access to credit facilities, and diligently safeguard the overall financial well-being of their enterprises (Obeidat & Al-Twaitan, 2022). However, existing literature underscores variances in the depth and breadth of bookkeeping training programs, suggesting potential implications for their effectiveness and consequent influence on entrepreneurial performance.

Credit Recovery Training

Credit Recovery Training constitutes a specialized form of educational intervention meticulously tailored to empower entrepreneurs with the indispensable skills and strategic acumen vital for proficient credit

management and debt recovery (Ajayi & Arensman, 2023). Its overarching objective is to bolster entrepreneurs' capacity to access credit facilities, scrupulously adhere to structured repayment schedules, and effectively navigate challenges associated with credit (Ajayi & Arensman, 2023). This bespoke training addresses the distinctive hurdles confronted by women entrepreneurs in their pursuit of credit acquisition and retention, proffering invaluable guidance on adeptly negotiating terms, adroitly managing repayment commitments, and diligently nurturing creditworthiness. Moreover, credit recovery training plays a pivotal role in promoting financial literacy among entrepreneurs, enabling them to make informed financial decisions, avoid credit traps, and build a robust credit history (Akhigbe et al., 2023). Additionally, it can help entrepreneurs to develop and implement effective credit recovery strategies, thereby mitigating the risks associated with bad debts and bankruptcy. Nevertheless, it is imperative to acknowledge that a measure of variability exists in the quality and effectiveness of credit recovery training programs, with some programs being more comprehensive and rigorous than others (Ajayi & Arensman, 2023). Therefore, entrepreneurs should carefully evaluate different programs before enrolling, to ensure that they are selecting a program that meets their specific needs and objectives.

Women Entrepreneurial Performance

Women Entrepreneurial Performance signifies the quantifiable and observable results achieved by enterprises led by women within the entrepreneurial landscape. It encompasses a multifaceted array of key performance indicators, including but not limited to revenue generation, profitability, market presence, innovative prowess, and the capacity for sustained operation (Global Entrepreneurship Monitor, 2023). Existing scholarship underscores the fact that women entrepreneurs often grapple with gender-specific challenges, such as constrained access to resources, entrenched gender biases, and the intricate responsibilities associated with familial roles (Brush et al., 2009; Kabeer, 2005; Singh & Kaur, 2023). These unique challenges can significantly shape and impact their overall performance within the entrepreneurial sphere (Singh & Kaur, 2023). Consequently, comprehending and enhancing women entrepreneurial performance necessitate a comprehensive examination that goes beyond conventional business metrics, delving into the intricate interplay of socio-cultural and economic factors within the operational contexts of these enterprises.

Empirical Review

In the of the influence of Training on Women Entrepreneurial Performance in Southeast Nigeria," it is imperative to thoroughly examine and synthesize the existing literature that contributes to the understanding of the intricate relationship between training and women entrepreneurs. A comprehensive review of these studies offers valuable insights into the multifaceted dynamics that shape entrepreneurial success, especially within the context of Southeast Nigeria.

Gender and Entrepreneurial Success" by Wilson and Smith (2018), this study undertakes a comprehensive exploration of the gender dynamics inherent in entrepreneurship, a topic directly relevant to our research focus. It casts a discerning light on the manifold challenges posed by gender within the entrepreneurial sphere. However, it is noteworthy that this study does not explicitly delineate the impact of training programs, creating a critical knowledge gap in our understanding of how precisely tailored training interventions can influence and enhance the entrepreneurial performance of women in Southeast Nigeria.

Martin and Brown (2017) delves into the intricate relationship between skills training and the subsequent outcomes for businesses, a theme in direct alignment with our research. It underscores the pivotal role played by training in enhancing business performance, a concept of significant relevance for women entrepreneurs in Southeast Nigeria. Nevertheless, this study refrains from delving into the specific challenges faced by women entrepreneurs, which are indispensable to our research objectives.

Jones et al. (2016) embarks on a comprehensive exploration of the influence wielded by entrepreneurship education on business performance. While it tangentially touches on the broader concept of training, it refrains from explicitly exploring the experiences of women entrepreneurs, a knowledge gap particularly relevant to our study.

Gupta and Verick (2015) meticulously explores the impact of microfinance on women's entrepreneurship, an arena where training often forms an integral component. However, this study avoids a specific dissection of the training dimension, a critical aspect of our research into women's entrepreneurial performance in Southeast Nigeria.

Chen and Wang (2014) anchored in dissecting the intricate relationship between business training and the consequent growth of entrepreneurial endeavours. It underscores the significance of training as a catalyst for growth, a concept directly pertinent to our research. However, it does not explicitly factor in gender-specific challenges, an area we aim to address given the disparities in entrepreneurial opportunities for women in Southeast Nigeria.

Minniti and Bygrave (2013) delves into the pivotal role played by entrepreneurial competencies in shaping firm performance, a theme that intersects with our research focus. While it tangentially touches on the competencies aspect of training, it refrains from specifically unraveling the impacts of training programs, a critical component of our study.

Carr and Matthes (2012) assesses the meticulous impact of training on business development, a concept integral to our research topic. It underscores the importance of training but avoids delving into the precise outcomes for women entrepreneurs, which is a key focus of our study.

Recognizing the importance of financial literacy for entrepreneurs, "Business Training and Financial Literacy" by Xu and Lu (2011) examines the intricate link between business training and financial literacy-a critical skillset for entrepreneurs. However, it refrains from explicitly scrutinizing gender-specific challenges, which we aim to address given the unique financial constraints faced by women entrepreneurs in Southeast Nigeria.

Wang and Zhang (2010) scrutinizes the intricate relationship between entrepreneurial training and access to credit-a topic profoundly relevant for women entrepreneurs in our research context. Nevertheless, it does not explicitly zone in on the experiences of women entrepreneurs, an area we aim to explore in detail.

Lee and Lim (2009) embarks on a meticulous examination of the role played by training in the realm of entrepreneurship, a theme directly pertinent to our research. However, it refrains from specifically addressing the challenges encountered by women entrepreneurs, an aspect that is central to our study.

Datta (2008) is anchored in the discourse surrounding entrepreneurship and gender dynamics in developing countries. It provides invaluable context for comprehending the challenges confronting women entrepreneurs, aligning with our research objectives. Nevertheless, it avoids delving into the ramifications of training programs, a critical area we aim to investigate within the context of Southeast Nigeria.

Okafor et al. (2019) underscore the direct connection between entrepreneurial competencies and firm performance, emphasizing the pivotal role of competencies in shaping performance outcomes-an indispensable facet when evaluating the ramifications of training interventions. However, it's essential to acknowledge that this study does not delve into the specific methodologies of training.

Similarly, the study conducted by Uzoma & Iheanacho (2020) delves into the impact of training on business performance, with a particular emphasis on the mediating role of innovation. This introduces the compelling

notion that training, in isolation, might not suffice to drive improvements in performance; other factors, such as innovation, also play a pivotal role in this complex relationship. While these studies furnish us with valuable insights into the broader interplay between competencies, training, and business performance, none of them explicitly address the precise outcomes and impacts of training programs meticulously designed to tackle the multifaceted challenges confronted by women entrepreneurs.

In the context of Southeast Nigeria, where women entrepreneurs grapple with distinct challenges, particularly in the domains of accessing credit and effectively managing finances, it becomes imperative to scrutinize how precisely tailored training programs, such as bookkeeping and credit recovery training, influence the entrepreneurial performance of women in this region. Noteworthy research endeavours, including Adelaja et al. (2020) and Chaudhury et al. (2020), have diligently explored the challenges that women entrepreneurs face in these domains. However, a conspicuous void exists within the scholarly landscape concerning the precise results and impacts of training interventions meticulously crafted to alleviate these formidable challenges.

Furthermore, the enduring gender disparities pervasive in entrepreneurial activities in Nigeria and the broader African context, as eloquently emphasized by Adofo & Amankwah-Amoah (2020) and underscored by the World Bank (2020), underscore the pressing pragmatic exigency for interventions meticulously tailored to surmount the distinctive hurdles that obstruct women entrepreneurs. Ingrained cultural norms, restricted access to resources, and a lamentable dearth of exposure to opportunities for business training continue to act as formidable impediments to women's progress in the sphere of entrepreneurship.

While the existing body of literature offers valuable insights into various aspects of entrepreneurship, competencies, and training, it does not comprehensively address the unique challenges faced by women entrepreneurs or the specific outcomes and impacts of training programs tailored to their needs in Southeast Nigeria. This empirical review underscores the need for research that specifically examines the impact of training programs on women entrepreneurs, particularly in regions where gender disparities in entrepreneurial activities persist, such as Southeast Nigeria.

Theoretical Review

Theory of Planned Behaviour (TPB)

The "Influence of Training on Women Entrepreneurial Performance in Southeast Nigeria" study can benefit significantly from the application of the Theory of Planned Behaviour (TPB) proposed by Ajzen (1991). This theoretical framework provides a structured approach to comprehending the intricate relationships between cognitive factors and behavioural intentions, particularly in the context of decision-making and goal-directed actions.

Ajzen's TPB comprises three fundamental components: attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). In the context of the study, these components take on unique roles in exploring how training participation influences women's entrepreneurial performance in Southeast Nigeria.

Attitude: The attitude component pertains to individuals' evaluations of a specific behaviour based on its perceived outcomes. Applied to the study, it involves women entrepreneurs' perceptions of training initiatives and their expectations of the impact on their entrepreneurial performance. A positive attitude towards training is likely to enhance the intention to actively participate in training programs (Ajzen, 1991; Ajzen & Fishbein, 1980).

Subjective Norms: Subjective norms encapsulate the perceived social pressures and influences that shape an individual's behaviour. In the study's context, this component reflects the role of social networks-

including family, peers, mentors, and fellow entrepreneurs—in influencing women entrepreneurs' training participation intentions. Perceiving supportive subjective norms can significantly impact the intention to engage in training (Ajzen, 1991; Triandis, 1977).

Perceived Behavioural Control: Perceived behavioural control pertains to an individual's assessment of their ability to execute a behaviour successfully. In the study, it signifies women entrepreneurs' confidence in their capacity to engage in training effectively and apply the acquired knowledge to enhance their entrepreneurial performance. High perceived behavioural control positively influences training participation intentions (Ajzen, 1991; Bandura, 1977).

Incorporating the TPB framework into the study allows for a comprehensive exploration of the cognitive determinants that shape women entrepreneurs' intentions to participate in training. By evaluating the attitudes, subjective norms, and perceived behavioural control related to training, the study gains insights into the factors that influence training engagement and subsequently impact entrepreneurial performance.

Applying the TPB to the study's methodology involves designing surveys that assess attitudes, subjective norms, perceived behavioural control, and intentions regarding training participation. The collected data can be analysed using regression analyses to ascertain the strength of these cognitive factors in predicting training engagement and its subsequent influence on women entrepreneurial performance.

Ajzen's Theory of Planned Behaviour (1991) offers a robust theoretical lens through which to examine the complex interplay between cognitive determinants, training participation intentions, and women's entrepreneurial performance in Southeast Nigeria. This framework enhances our understanding of the psychological factors that drive training engagement and shape its impact on business success.

METHODOLOGY

For this research, a survey research design was selected as the most suitable approach. This design employs a quantitative method to systematically gather data from the target population. The survey design allows for the collection of data on various variables and their relationships, enabling insights into patterns, associations, and trends within the population. This design was well-suited to examine the perceptions of southeast Nigerian women entrepreneurs regarding the impact of entrepreneurship training on their performance.

The target population for this study encompasses 5,690 registered women-owned enterprises located in the southeastern states of Nigeria, specifically Abia, Anambra, Enugu, Ebonyi, and Imo. The sample size of 360 respondents was determined using Krejcie and Morgan's formula. That is, 18 respondents were selected from each of the 5 states. To ensure representativeness, a simple random sampling technique was subsequently employed to select respondents for the distribution of questionnaires.

A structured questionnaire served as the research instrument, consisting of items that directly addressed the research questions. The questionnaire utilized a five-point Likert scale format and was distributed among women entrepreneurs in the selected region. To assess the reliability of the research instrument, Cronbach's Alpha test was employed. This test evaluated the questionnaire's consistency in measuring the same variable across different questions. A pilot study was conducted involving ten women-owned businesses to identify challenges and assess the questionnaire's internal reliability. The Cronbach's Alpha values obtained were within acceptable levels, confirming the instrument's reliability.

The research design, aligned with a survey approach, facilitated the systematic collection of data to investigate the relationship between training and skill development variables and women entrepreneurial performance among southeast Nigerian women entrepreneurs. The quantitative nature of the study allowed

for rigorous numerical data analysis. The primary analytical technique employed for this study was multiple regression analysis. This statistical method allowed for the examination of the relationship between the independent variables (bookkeeping training and credit recovery training) and the dependent variable (the performance of women entrepreneurs) while controlling for potential confounding factors.

The multiple regression model was specified as follows:

$WEP = \beta_0 + \beta_1 \cdot BT + \beta_2 \cdot CRT + \varepsilon$

Where:

WEP = Women entrepreneurial performance

BT = Bookkeeping Training

CRT = Credit Recovery Training

β_0 is the intercept term.

β_1 represents the coefficient for the impact of BT on WEP.

β_2 represents the coefficient for the impact of CRT on WEP.

ε represents the error term capturing unobserved factors affecting performance.

Hypothesis Testing: To assess the hypotheses, the multiple regression analysis provided valuable insights into whether bookkeeping training and credit recovery training had significant impacts on the performance of women entrepreneurs. Specifically, the coefficients (β_1 and β_2) and their associated p-values were examined to determine the statistical significance of the training variables.

Data Interpretation: The results of the multiple regression analysis were carefully interpreted to draw meaningful conclusions regarding the study's hypotheses. If the p-values associated with β_1 and β_2 were less than the predetermined significance level (usually set at 0.05), it indicated that bookkeeping training and credit recovery training had a significant impact on the performance of women entrepreneurs.

The multiple regression analysis allowed for the examination of whether bookkeeping training and credit recovery training had significant impacts on the performance of women entrepreneurs in Southeast Nigeria. The quantitative nature of the study and the choice of multiple regression ensured a rigorous analysis, facilitating the assessment of the hypotheses and drawing meaningful conclusions about the relationships under investigation.

DATA PRESENTATION AND ANALYSIS

Table 1 Descriptive Statistics								
	N	Range	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
WEP	339	8.26	8.2631	1.95848	.111	.132	-.683	.264
BT	339	11.06	.3102	2.54308	.279	.132	-.505	.264
CRT	339	2.00	2.6352	.61275	-.064	.132	-1.209	.264

Valid N (listwise)	339							

SPSS SOURCE, 2023

Table 1 provides a comprehensive overview of the descriptive statistics for the key variables of interest in the study: Women Entrepreneurial Performance (WEP), Bookkeeping Training (BT), and Credit Recovery Training (CRT). These statistics are crucial for understanding the distribution and characteristics of these variables within the sample of 339 women entrepreneurs in Southeast Nigeria.

Starting with Women Entrepreneurial Performance (WEP), the data reveals a range of 8.26, indicating substantial variability in the performance scores among the respondents. The mean score of 8.2631 suggests that, on average, women entrepreneurs in the region exhibit a moderate level of entrepreneurial performance. However, it's important to note the standard deviation of approximately 1.95848, highlighting the diversity in performance levels within the sample. The skewness statistic of 0.111 indicates a slight positive skew, suggesting that the distribution of performance scores is slightly skewed to the right, with more respondents having performance scores on the higher end. Additionally, the kurtosis value of -0.683 indicates a platykurtic distribution, meaning that the distribution has lighter tails compared to a normal distribution.

Moving on to Bookkeeping Training (BT), the data demonstrates a range of 11.06, indicating significant variability in the extent of bookkeeping training received by the respondents. The mean score of 0.3102 suggests that, on average, women entrepreneurs in Southeast Nigeria have received relatively limited bookkeeping training. Similar to WEP, there is notable diversity in training levels, as indicated by the standard deviation of approximately 2.54308. The skewness statistic of 0.279 suggests a slight positive skew, implying that the distribution of bookkeeping training is slightly skewed to the right, with more respondents having received higher levels of training. The kurtosis value of -0.505 indicates a platykurtic distribution, aligning with the characteristics of WEP and suggesting lighter tails in the distribution.

Credit Recovery Training (CRT) demonstrates a range of 2.00, showing some variability in the extent of credit recovery training received by the respondents. The mean score of 2.6352 indicates that, on average, women entrepreneurs in the region have received credit recovery training at a moderately satisfactory level. The standard deviation of approximately 0.61275 highlights a moderate degree of variability in training levels. The skewness statistic of -0.064 suggests a nearly symmetrical distribution with a slight negative skew, indicating that the distribution of CRT is fairly evenly spread around the mean. The kurtosis value of -1.209 indicates a leptokurtic distribution, implying that there may be some women entrepreneurs with exceptionally high or low levels of credit recovery training, resulting in heavier tails in the distribution.

Table 2 Correlations		WEP	BT	CRT
WEP	Pearson Correlation	1	.823**	-.490**
	Sig. (2-tailed)		.000	.000
	N	339	339	339
BT	Pearson Correlation	.823**	1	-.688**
	Sig. (2-tailed)	.000		.000
	N	339	339	339
CRT	Pearson Correlation	-.490**	-.688**	1
	Sig. (2-tailed)	.000	.000	
	N	339	339	339

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

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Table 2 presents the correlation matrix, providing insights into the relationships among the variables of interest: Women Entrepreneurial Performance (WEP), Bookkeeping Training (BT), and Credit Recovery Training (CRT). The correlation coefficients reveal the strength and direction of these relationships.

Starting with the correlation between WEP and BT, the Pearson Correlation coefficient is 0.823**, indicating a strong and positive correlation between Women Entrepreneurial Performance and Bookkeeping Training. This result suggests that women entrepreneurs who have received higher levels of bookkeeping training tend to exhibit better entrepreneurial performance in Southeast Nigeria. The correlation is highly significant at the 0.01 level (2-tailed), emphasizing the robustness of this relationship. In practical terms, this implies that investing in bookkeeping training can have a positive impact on the entrepreneurial performance of women in the region.

Moving to the correlation between WEP and CRT, the Pearson Correlation coefficient is -0.490**, indicating a moderate but negative correlation between Women Entrepreneurial Performance and Credit Recovery Training. This finding suggests that women entrepreneurs who have received more extensive credit recovery training tend to exhibit slightly lower entrepreneurial performance. Like the previous correlation, this result is highly significant at the 0.01 level (2-tailed). It's important to note that while the correlation is negative, the strength of the relationship is moderate, implying that credit recovery training may have a relatively smaller impact on performance compared to bookkeeping training.

The correlation between BT and CRT reveals a strong and negative relationship with a Pearson Correlation coefficient of -0.688**. This indicates that women entrepreneurs who have received more extensive bookkeeping training tend to receive less credit recovery training, and vice versa. This correlation is highly significant at the 0.01 level (2-tailed), highlighting the robustness of this relationship.

Table 3 Model Summary[b]

| 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	.829[a]	.688	.686	1.09761	.688	370.054	2	336	.000	1.581
a. Predictors: (Constant), BT, CRT										
b. Dependent Variable: WEP										

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Table 3, titled "Model Summary," provides essential information about the regression model used to analyse the relationship between the predictors (Bookkeeping Training – BT and Credit Recovery Training – CRT) and the dependent variable, Women Entrepreneurial Performance (WEP) in Southeast Nigeria.

The R in the first column represents the multiple correlation coefficient, which indicates the strength and direction of the relationship between the predictors and the dependent variable. In this model, R is equal to 0.829, signifying a relatively strong positive relationship between the predictors (BT and CRT) and WEP.

R Square (R^2) in the second column represents the proportion of the variance in the dependent variable (WEP) that is explained by the predictors. In this model, R^2 is 0.688, indicating that approximately 68.8% of the variability in WEP can be accounted for by the predictors. This suggests that the model is relatively

effective in explaining the differences in women's entrepreneurial performance based on training variables.

Adjusted R Square in the third column is a modification of R² that adjusts for the number of predictors in the model. It helps ensure that the model's fit is not artificially inflated by including additional predictors. Here, the adjusted R² is 0.686, which is slightly lower than R², indicating that the model's explanatory power is reasonable while considering its complexity.

The Std. Error of the Estimate in the fourth column provides information about the accuracy of predictions made by the model. It represents the average amount by which the predicted values may deviate from the actual values. In this model, the standard error is 1.09761.

The Change Statistics section reports the change in R² and the associated F-statistic, which assess the significance of adding the predictors (BT and CRT) to the model. The F-statistic of 370.054 is highly significant (p < 0.001), indicating that the inclusion of these predictors significantly improved the model's ability to explain WEP.

The Durbin-Watson statistic is used to test for autocorrelation in the residuals (errors). In this case, the value is 1.581, which is close to 2.0. A value between 1.5 and 2.5 suggests no significant autocorrelation in the residuals, supporting the assumption of independence in the regression model.

Table 4 ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	891.648	2	445.824	370.054	.000[b]
	Residual	404.797	336	1.205		
	Total	1296.445	338			
a. Dependent Variable: WEP						
b. Predictors: (Constant), BT, CRT						

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Table 4 presents the analysis of variance (ANOVA) results for the regression model, examining the significance of the predictors, Bookkeeping Training (BT), and Credit Recovery Training (CRT), in explaining the variance in Women Entrepreneurial Performance (WEP) in Southeast Nigeria.

The **Regression** row indicates the variation in WEP that is explained by the predictors (BT and CRT) included in the model. The sum of squares for regression is 891.648, with 2 degrees of freedom (df). The mean square, which is the sum of squares divided by its degrees of freedom, is 445.824. This mean square value is then used to calculate the F-statistic, which is 370.054. Importantly, the p-value associated with this F-statistic is very low, indicated by the notation **.000b**, which is highly significant. This signifies that the predictors, BT and CRT, collectively contribute significantly to explaining the variance in WEP.

The **Residual** row represents the unexplained variation or error in the model. It accounts for the variance in WEP that is not explained by the predictors. The sum of squares for the residuals is 404.797, with 336 degrees of freedom. The mean square for the residuals is 1.205.

The **Total** row indicates the total variation in WEP, combining both the variation explained by the predictors (Regression) and the unexplained variation (Residual). The total sum of squares is 1296.445, with 338 degrees of freedom.

In summary, the ANOVA results in Table 4 demonstrate that the predictors, BT and CRT, collectively contribute significantly to explaining the variance in Women Entrepreneurial Performance (WEP) in Southeast Nigeria. This suggests that the model, which includes these training variables, is statistically significant in predicting WEP among women entrepreneurs in the region. The low p-value associated with the F-statistic reinforces the statistical importance of the predictors in the model, emphasizing their role in influencing entrepreneurial performance.Top of Form

Table 5 Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.462	.366		1.262	.208
	BT	2.947	.134	.922	21.953	.000
	CRT	.111	.032	.145	3.443	.001
a. Dependent Variable: WEP						

SPSS SOURCE, 2023

Table 5 presents the coefficients for the predictors in the regression model, providing valuable insights into the impact of Bookkeeping Training (BT) and Credit Recovery Training (CRT) on Women Entrepreneurial Performance (WEP).

Starting with the (Constant), which represents the estimated value of WEP when all predictors are set to zero, we find that it has a coefficient of 0.462. However, this constant term is not statistically significant in predicting WEP, as indicated by its p-value of 0.208. The implication here is that without considering the effects of BT and CRT, the constant alone does not sufficiently explain the variation in WEP. Its inclusion in the model does not significantly contribute to the prediction of WEP.

Moving on to BT (Bookkeeping Training), it has a substantial unstandardized coefficient of 2.947, indicating a positive relationship with WEP. This suggests that, on average, for each unit increase in BT, WEP is expected to increase by 2.947 units. Furthermore, the standardized coefficient (Beta) for BT is a noteworthy 0.922, emphasizing the strength of this relationship. The p-value of 0.000 is highly significant, reinforcing the statistical importance of BT in predicting WEP. The implication is that Bookkeeping Training has a significant and positive effect on Women Entrepreneurial Performance. Entrepreneurs who receive bookkeeping training are likely to experience improved performance in their businesses, particularly in Southeast Nigeria where this study is conducted. This result underscores the practical value of investing in bookkeeping training programs for women entrepreneurs in the region, as it can contribute to their business success and economic empowerment.

In the case of CRT (Credit Recovery Training), it also demonstrates a positive relationship with WEP, albeit with a smaller unstandardized coefficient of 0.111. This suggests that, on average, for each unit increase in CRT, WEP is expected to increase by 0.111 units. The standardized coefficient (Beta) for CRT is 0.145, indicating a moderate strength of this relationship. The p-value of 0.001 is statistically significant, signifying the importance of CRT in predicting WEP. The implication here is that Credit Recovery Training plays a statistically significant and positive role in influencing Women Entrepreneurial Performance. This finding is particularly relevant in Southeast Nigeria, where women entrepreneurs often face challenges related to credit access and management. Implementing effective credit recovery training programs can empower women entrepreneurs to better navigate these challenges, ultimately enhancing their business performance and financial stability.

Test of Hypotheses

The analysis of the hypotheses H01 and H02 provides significant insights into the impact of Bookkeeping Training (BT) and Credit Recovery Training (CRT) on Women Entrepreneurial Performance (WEP) in Southeast Nigeria.

H01: Bookkeeping Training has no significant impact on the performance of women entrepreneurs in Southeast Nigeria. The results indicate that this hypothesis is rejected. Bookkeeping Training (BT) demonstrates a statistically significant and positive effect on Women Entrepreneurial Performance (WEP) in Southeast Nigeria. The substantial unstandardized coefficient of 2.947, along with the highly significant p-value of 0.000, suggests that women entrepreneurs who receive bookkeeping training experience improved business performance. This finding has critical implications as it highlights the importance of investing in bookkeeping training programs for women entrepreneurs in the region. It not only enhances their business performance but also contributes to their economic empowerment.

H02: Credit Recovery Training has no significant impact on the performance of women entrepreneurs in Southeast Nigeria. Similarly, this hypothesis is rejected. Credit Recovery Training (CRT) also exhibits a statistically significant and positive relationship with Women Entrepreneurial Performance (WEP) in Southeast Nigeria. While the unstandardized coefficient for CRT is smaller than that of BT (0.111), it is still statistically significant with a p-value of 0.001. This result underscores the importance of Credit Recovery Training in improving the performance of women entrepreneurs in the region, particularly considering the challenges they often face regarding credit access and management.

Discussion of the Finding

The findings align with and extend the empirical literature on training and entrepreneurial performance. While previous studies such as Martin and Brown (2017) have emphasized the importance of training in enhancing business performance, they did not specifically address the unique challenges faced by women entrepreneurs. In contrast, the current study focuses on the outcomes and impacts of training programs tailored to tackle the challenges confronted by women entrepreneurs in Southeast Nigeria.

Specifically, the positive relationship observed between Bookkeeping Training (BT) and Women Entrepreneurial Performance (WEP) in Table 5 is in line with the empirical findings of Adelaja et al. (2020), which stressed the importance of credit recovery training for entrepreneurs. This alignment reinforces the notion that specialized training, such as bookkeeping and credit recovery training, can positively influence the entrepreneurial performance of women in Southeast Nigeria, where they often face challenges related to credit access and management. Incorporating Ajzen's Theory of Planned Behaviour (TPB) into the study enhances our understanding of the cognitive factors that influence women entrepreneurs' intentions to participate in training, as discussed in the theoretical review. The findings in particularly the positive relationship between Bookkeeping Training (BT) and Women Entrepreneurial Performance (WEP), are consistent with the TPB framework. Within TPB, the attitude component involves individuals' evaluations of a specific behaviour based on perceived outcomes. In this context, a positive attitude towards training (BT) is likely to enhance the intention to actively participate in such programs, which is supported by the empirical findings.

Moreover, the empirical results regarding Credit Recovery Training (CRT) align with the theoretical concept of perceived behavioural control within TPB. Perceived behavioural control pertains to an individual's assessment of their ability to execute a behaviour successfully. High perceived behavioural control, as indicated in the findings, positively influences training participation intentions. This relationship corresponds to the TPB framework, where confidence in one's capacity to engage in training effectively can

impact participation intentions. The findings not only align with the empirical literature but also connect with the theoretical framework of TPB. They illustrate how specialized training programs can positively influence Women Entrepreneurial Performance in Southeast Nigeria while providing insights into the cognitive factors that drive training engagement, as outlined in the theoretical review.

CONCLUSION

The findings of this study, grounded in a thorough empirical review and guided by the Theory of Planned Behaviour (TPB), have illuminated the significant positive impact of Bookkeeping Training (BT) and Credit Recovery Training (CRT) on Women Entrepreneurial Performance (WEP) in Southeast Nigeria. Our analysis revealed that BT, in particular, plays a pivotal role in enhancing WEP, emphasizing the practical value of investing in such programs for women entrepreneurs in the region. Moreover, CRT also exhibits a positive influence on WEP, addressing challenges related to credit access and management. These results underscore the importance of tailored training initiatives for women entrepreneurs in Southeast Nigeria. To further enhance program effectiveness. Promote Bookkeeping Training (BT) programs to equip women entrepreneurs in Southeast Nigeria with essential financial management skills and support Credit Recovery Training (CRT) tailored to address credit-related challenges, integrating the Theory of Planned Behaviour (TPB) to enhance program effectiveness, and ensuring continuous research and monitoring of training program impacts to adapt to evolving needs and challenges faced by women entrepreneurs.Top of Form

LIMITATIONS OF THE STUDY

While this study contributes valuable insights into the entrepreneurship training needs and its impact on the performance of women entrepreneurs in southeast Nigeria, it is important to acknowledge certain limitations that may have influenced the research findings. These limitations are outlined below:

1. **Sample Size and Generalizability:** The study relied on a sample of women entrepreneurs in southeast Nigeria, which may limit the generalizability of the findings to other contexts or populations. The sample size, although sufficient for the study's objectives, may not represent the entire population of women entrepreneurs in the region. Therefore, caution should be exercised when applying the findings to a broader population.
2. **Cross-sectional Design:** The study employed a cross-sectional design, capturing data at a specific point in time. This design limitation restricts the ability to establish causal relationships between entrepreneurship training needs and performance outcomes. Longitudinal studies that track participants over an extended period would provide a more robust understanding of the long-term impact of training needs on women entrepreneurs' performance.
3. **Limited Scope of Training Needs:** This study focused on specific training needs, such as bookkeeping and credit recovery. However, there may be other training needs and factors that influence the performance of women entrepreneurs, such as technological skills, innovation, and legal and regulatory frameworks. Future studies should consider a broader range of training needs and contextual factors to provide a comprehensive understanding of their impact.
4. **Potential Confounding Variables:** The study may not have accounted for all potential confounding variables that could influence the relationship between training needs and performance outcomes. Factors such as prior entrepreneurial experience, educational background, industry-specific characteristics, and personal attributes of the entrepreneurs could influence the results. Future research should consider controlling for these variables to obtain a more nuanced understanding of the relationship between training needs and performance.

Despite these limitations, this study provides valuable insights into the entrepreneurship training needs of women entrepreneurs and their impact on performance in southeast Nigeria. Researchers and policymakers

should consider these limitations when interpreting the findings and designing future studies to address these gaps and further advance our understanding of women's entrepreneurship in the region.

AREAS OF FURTHER RESEARCH

This study has shed light on the entrepreneurship training needs and their impact on the performance of women entrepreneurs in southeast Nigeria. However, several areas warrant further investigation to build upon the findings and address the limitations identified. The following areas are recommended for future research:

1. **Longitudinal Studies:** Conducting longitudinal studies that track women entrepreneurs over an extended period would provide a deeper understanding of the long-term effects of training needs on performance outcomes. By capturing data at multiple time points, researchers can explore the dynamic nature of training needs and their sustained impact on entrepreneurial success.
2. **Comparative Studies:** Comparing the performance of women entrepreneurs who have received different types of training interventions with those who have not undergone any training can provide valuable insights into the effectiveness of specific training programs. Comparative studies can assess the differential impact of various training modalities and identify the most effective approaches for enhancing women's entrepreneurial performance.
3. **Exploration of Additional Training Needs:** While this study examined specific training needs such as bookkeeping and credit recovery, there may be other relevant training needs that have not been explored such as access to finance, networking, people management, marketing, and business risk management. Future research should investigate additional training areas that can contribute to women entrepreneurs' performance, such as technology skills, innovation, leadership development, and market research.
4. **Factors Influencing Training Effectiveness:** To gain a more comprehensive understanding of the relationship between training needs and performance outcomes, it is essential to explore additional factors that may influence training effectiveness. Factors such as entrepreneurial experience, educational background, access to resources, industry-specific characteristics, and personal attributes of women entrepreneurs should be considered in future research to better understand their influence on training outcomes.
5. **Intervention Design and Evaluation:** Researchers should focus on designing and evaluating effective training interventions tailored specifically to the needs of women entrepreneurs in southeast Nigeria. This includes exploring innovative training approaches, delivery methods, and support mechanisms that can enhance the effectiveness and accessibility of training programs. Evaluating the impact of these interventions on various performance indicators will provide valuable insights for policymakers and training providers.
6. **Replication in Different Contexts:** Replicating this study in different geographical locations or cultural contexts can help determine the generalizability of the findings. Factors such as regional economic disparities, cultural norms, and institutional support systems may influence the relationship between training needs and performance outcomes. Conducting comparative studies across different regions can contribute to a more nuanced understanding of the contextual factors that shape women entrepreneurs' training needs and outcomes.

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