

Entrepreneurship Skills and Performance of Women-Owned Enterprises in Benue State, Nigeria

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ABSTRACT

Entrepreneurship skills are fundamental for the success and survival of every business enterprise. This study examines the effect of entrepreneurship skills on the performance of women enterprises in Benue State. The literature focused on selected women-owned enterprises in Makurdi metropolis, Benue State. A survey design was adopted and structured questionnaire used for data collection. The population consists of 650 women entrepreneurs engaged in trade, service, manufacturing, agriculture and so on. A sample of 220 women entrepreneurs were selected using random sampling technique and simple percentages employed for data analysis. Findings revealed that entrepreneurship skills had a significant effect on the performance of women enterprises and measures such as training on skills acquisition, capacity building in marketing and administration of women enterprises among others will help improve the performance of women enterprises in Benue State. It concludes that the development of skills among women is very important to build confident, self-reliant and the ability to manage businesses effectively and recommends improved skills through training, workshops and seminars among others.

Key Words: Entrepreneurship Skills, Women Enterprises, Performance.

INTRODUCTION

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovatively able to exploit opportunities and willing to take risks (Hisrich, 2005). Entrepreneurship is a process of bringing together creative and innovative ideas, combining them with management and entrepreneurial skills in order to combine people, money and resources to meet an identified need and thereby create wealth (Drucker, 2007). It is the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. Entrepreneurship is thus, the process of learning the skills needed to assume the risk of establishing a business (Mueller and Thomas, 2000). Evidence have shown that for any small-scale enterprise to be successful, the owner (manager) must possess appropriate skills and abilities to run the business (Roomi & Harrison, 2008; Ezeani, 2012).

Women entrepreneurs make a substantial contribution to national economies through their participation in start-ups and their growth in small and medium scale businesses. Women entrepreneurship contributes more than 50% to Gross Domestic Product (GDP) of most nations both developed and less developed. Its

contributions to economic development have been predominantly in the area of job creation, poverty alleviation, environmental vitality, wealth creation and human capital (Ojo, 2006). To succeed in today's competitive market as an entrepreneur; one needs a broad array of entrepreneurial skills. Ezeani (2012) argued that business owners (men or women) need to possess basic skills necessary to start, develop, finance and market own business. Entrepreneurial skills are required for starting, developing, financing and marketing business enterprises. Akande (2011) described entrepreneurial skills as qualities or attributes required for an entrepreneur to start and successfully manage a business in a competitive environment. Ladzani and Van Vuuren (2002) acknowledged that women are becoming a very important economic group and therefore more efforts are needed to nurture them in taking up entrepreneurship. In Benue State, women entrepreneurs have recently become an important pool of resources for Benue State economic growth and personal prosperity. According to Kpelai (2009), the participation of women in Benue's small and medium enterprises (SMEs) in 2003 was 21,000, or 36.8% of the total employment in SMEs. A proxy for women entrepreneurs obtained from Population Census in 2006 indicates that 30.3% are working proprietor and active business partners (NPC, 2006).

It is not surprising that the number of women entrepreneurs in Benue has increased in the past five years due to the emphasis on industrialization, and growing interests in privatization, self-employment and business-oriented employment. All of these have been facilitated by the growth in various sectors such as agriculture, financing, food manufacturing, general trading, personal and public services, education, training and consultancy, and others. It was found that Benue women have been increasingly involved in various enterprises which were formerly male dominated (Kpelai, 2009). He further observed that their performances are however not encouraging and attributes their challenges to poor entrepreneur skills such as innovation skills, management skills, proper accounting skills and personal skills. From the foregoing, it is envisaged that entrepreneurial skills such as management, accounting, marketing and sales skills seems to be inevitable in improving the performances of business enterprises. This study therefore intends to examine women entrepreneurship skills as correlate of business performance in Benue State.

Research Problem

Many people engage in entrepreneurship without acquiring much needed skills that will enable them to effectively operate the business (Roomi & Harrison, 2008). As a result of this attitude, they fail to remain in the business after few years of establishment. Starting a business is one thing and succeeding in it is another. The problem of improving the performance of women entrepreneur remains a big challenge to stakeholders. Entrepreneurship skills are inevitable for improving women owned enterprises. Therefore, their skills as they relate to entrepreneurship are worth investigating. Despite the growing interests in entrepreneurial skills and its linkages with sustainable competitive advantage, there is still limited empirical research investigating the relationship between entrepreneurial skills and business performance, with a particular focus on women entrepreneurs in Benue State. Based on this gap in literature, this study therefore, assesses the relationship between entrepreneurial skills and business performance of women entrepreneurs in Benue State. To achieve this, the paper is divided into five sections as follows: introduction, literature review, methodology, results and discussion and conclusion and recommendations. In order to accomplish this goal, the following hypotheses were developed in their null forms:

Ho₁: Accounting skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

Ho₂: Customer-relation skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

Ho₃: Marketing skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

Ho₄: Management skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

Ho₅: Interpersonal skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

LITERATURE REVIEW

The review explains the concepts of entrepreneurship skills and women enterprises. It also examines the types of entrepreneurship skills possessed by women entrepreneurs, the effect of entrepreneurship skills on the performance of women entrepreneurs and measures on how to improve on the skill level and performance of women enterprises. The study used the skills acquisition theory and social feminist theory to explain the relationship between entrepreneurship skills and performance of women entrepreneurs.

Concept of Entrepreneurship Skills

Entrepreneurship is defined by Akande (2011) as a way of thinking, reasoning and acting that results in the creation, enhancement, realization, and renewal of value for an individual, group, organization or society. It is the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. Entrepreneurs therefore need skills, needed to assume the risk of establishing a business. An entrepreneur is a person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk. Skill is described as a quality of performance which does not depend solely upon a person's fundamental, innate capacities but must be developed through training, practice and experience (Msoka, 2013). Entrepreneurship skills are simply business skills which individuals acquire to enable them effectively function in the turbulent business environment as an entrepreneur or self-employed. It takes special skills to succeed as an entrepreneur, but most entrepreneurial skills come by learning and practicing (Ezeanyi, Osita & Ezemoyih, 2012). Entrepreneurial skills are the basic skills necessary to enable someone start, develop, finance and succeed in business enterprise (Msoka, 2013). According to Kuratko and Hodgetts (2008) entrepreneurship skills are the skills that complement the ability of the entrepreneur to analyze situations, opportunities and environments and assist the entrepreneur/manager to organize, manage and assume the risks and rewards of a business or enterprise. For women enterprises to be successful, owner managers must possess appropriate skills and abilities to run their businesses (Msoka, 2013). It is therefore, very important for entrepreneurs to develop all necessary skills required for setting and effective running of their enterprises.

Women Enterprises

An enterprise refers to a firm or a business organization. It is an entity which involved the provision of goods and/or services to consumers (Umaru & Chinelo, 2014). These businesses are prevalent in both urban and rural areas, where most of them are privately owned and provide goods and services to customers in exchange for other goods, services, or money. Businesses may also be social not-for-profit enterprises or state-owned public enterprises targeted for specific social and economic objectives. Msoka (2013) defined a woman entrepreneur as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life. A female entrepreneur is an individual who applies feminist values and approaches through entrepreneurship, with the goal of improving the quality of life and wellbeing of the society.

Women enterprises are businesses owned by women entrepreneurs that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take

advantage of the opportunity identified in their immediate environment through production of goods and services. Most of them are involved in micro, small and medium scale enterprises (MSMEs) which contribute more than 97% of all enterprises, 60% of Nigeria's GDP and 94% of the total share of the employment (Mayoux, 2001; Ndubusi, 2004). The spectrum of women in entrepreneurship often ranges from home-based businesses (HBB) to micro, small, and medium enterprises (MSEs) (International Labour Organization, 1998). Women enterprises are businesses owned, managed and controlled by women. They are enterprises owned and controlled by female entrepreneurs who initiate, organize and combine of factors of production to undertake risks and handle economic uncertainty in running the enterprise. Women entrepreneurs perform all the functions involved in establishing an enterprise. These include idea generation and screening, determination of objectives, project preparation, product analysis, and determination of forms of business organization, completion of promotional formalities, raising funds, procuring materials and machines, and operation of business (Ezeani *et al.*, 2012).

Entrepreneurship Skills Possessed by Women Entrepreneurs

Many women's domestic skills such as people and time management and household budgeting are directly transferable in the business context. Women have the ability to balance different tasks and priorities and tend to find satisfaction and success in and from building relationships with customers and employees, in having control of their own destiny, and in doing something that they consider worthwhile. They have the potential and the will to establish and manage enterprises of their own. These qualities and strengths of women are to be tapped for productive channels (Lyve, 2005). Women entrepreneurs often have a special personality. They value autonomy and independence. They possess energy and a high need for achievement. Women Entrepreneurs often have a strong internal locus of control. They perceive change as opportunity and are willing to take careful risks. They usually have social skills and possess a balance between intuition and thinking. The skills associated with women entrepreneurship include technical skills, specific operation technology, communication, interpersonal relations, presentation and assertiveness. In order to develop the skills and characteristics of an entrepreneur especially women, the issue of training is important (Egbe-Okpenge & Orhungur, 2012). According to Msoka (2013) women possess special skills ranging from accounting skills, customer relations skills, marketing skills and interpersonal skills.

Accounting skills are the totality of skills ranging from record keeping, attention directing, financial management and reporting skills that are expected to promote effective decision, performance evaluation and business reporting of any business enterprise (Akande, 2010). Akintoye (2008) argues that accounting skill is necessary for successful entrepreneurial and small business development. This is because the inability to install a proper accounting system would disallow business monitoring, reporting, and performance evaluation that are essential to the business survival. Akintoye (2008) asserted that most small business owned by rural women has failed in the past for ignoring this vital measurement apparatus.

Customer relation skills are important in the performance of women enterprises. According to Msoka (2013) women have very special customer-relations skills which help in running their enterprises effectively. Tsvetanka (2010) outlines ways to treat clients. She indicates that there is need to treat the clients with the utmost respect. Clients whether they consciously do it or not, know the value of their money. And they always want to know that they are being treated with the dignity they deserve as a client. Clients expect to have undivided attention. Delivering full attention and also on top of that showing the clients that you are attentively listening to what they are saying, you set yourself up for a repeated business and possibly referrals. Listening carefully and having all attention on the clients, absolutely flatters them. The clients will want to go back where they are treated with respect.

Marketing skills is another important and essential skill level of women entrepreneurs which depends on the very success or failure of a business. Sales and marketing skills keep the entrepreneur informed, knowledgeable and confident as to determine the most efficient method of physical distribution of goods

and services (Akande, 2011). Important sales and marketing skills, which women entrepreneurs should possess include: knowledge of seasonal fluctuation of goods; ability to determine the extent to which products will sell; ability to determine current trends in sales of products, ability to determine what customers need and shortage of such goods; knowledge of advertising; ability to determine and interpret factors which indicate extent of and strength of competition; and ability to determine and interpret factors which indicate extent of and strength of competition; and ability to determine availability of goods/raw materials for product and shortage of finished goods (Ezeani *et al.*, 2012).

Interpersonal skills are a set of skills that people use when interacting and communicating with one another. The term “interpersonal skills” is used often in business contexts to refer to the measure of a person’s ability to operate within business organizations through social communication and interactions. These skills include persuasion, active listening, delegation, and leadership. According to Gakure *et al.*, (2013) interpersonal skills are critical in any business as they enable entrepreneurs to build great relationships with team, customers, suppliers, shareholders, investors, and more. They further explained that the types of interpersonal skills women entrepreneur should have include: leadership and motivation, communication skills, listening skills, personal relations and negotiation skills.

Effect of Entrepreneurship Skills on the Performance of Women Enterprises

Hayton (2015) identifies a positive relationship between (self-reported) entrepreneurship skills and some measures of business performance. Leadership skills and entrepreneurship skills combine to influence strategy formalization and responsiveness, factors that are positively associated with performance and growth of business enterprise. Bahrami and Zamani (2006) examined the effects of self-confidence, perseverance, futurism, creativity, commitment, and social relationships on entrepreneurial skills and concluded that there is a positive significant relationship between self-confidence, perseverance, social relationships, and job skills. Also, Winn (1998) asserts that entrepreneurship training brings up entrepreneurs by increasing knowledge about the labor market, increasing the psychological characteristics such as self-confidence, self-esteem, and self-efficacy. Jones and English (2004) in their studies found that there is a significant relationship between entrepreneurial training, self-confidence, and the skills of individuals in recognizing the business opportunities.

A study by Gakure *et al.*, (2013) revealed that entrepreneurial skills complement the ability of women entrepreneurs to analyze situations, opportunities and environment and assist them to organize, manage and assume the risks and rewards of a business or enterprise. Umaru and Chinelo (2014) also asserted that entrepreneurship skills have significant effect on business success of women entrepreneurs in Nigeria. This implies that business owners must possess appropriate and/or formidable entrepreneurial skills in order to perform well in their business. Aderemi *et al.*, (2008) identified training opportunities on entrepreneurship skills as an important factor that influences the performance of women-owned enterprises in Nigeria.

Measures on How to Improve the Skills and Performance of Women Entrepreneurs

Women entrepreneurs are expected to develop a set of skills to enable them run and manage their businesses effectively. The government and individuals should build enthusiasm in young women about self-employment. Most young women are concentrating on government jobs rather than self-employment to avoid risk and uncertainty involved in self-employment. Therefore, the government and Non-Governmental Organizations (NGOs) can make effort to build enthusiasm by providing entrepreneurial education at high school and college level and there should be continuous attempt to inspire, encourage and motivate women entrepreneurs. Akande (2011) explains that skill development should be seen as a vehicle to improve lives not just livelihoods and so the curriculum should include inputs that help women to assert individually and collectively, run them through experiential exercises that enable them to recognise the oppression in their lives and help them to challenge the existing gender ideologies. Skill development programmes should aim

at strengthening village development institutions that can track how women have used their training to secure employment. Gender disaggregated data should be maintained by the Skills/Entrepreneurship Development Centers on the number of women that receive training to assess whether the minimum reservation for 33 % of seats for women is being utilised, women are making use of skills acquired in managing their businesses and spaces in the market economy after they are trained (Egbe-Okpenge & Orhungur, 2012).

According to Msoka (2013) skill development initiatives should move from traditional skills to emerging skills, which help women break the gender stereotypes and also help them move into higher skilled tasks. Training of women into different areas of businesses should be incorporated in the skill development programmes. Capacity building in marketing and administration for self and collective managed enterprises should also be enhanced. Sambo and Gichira (2015) also explain that one of the measures to improve the performance of women entrepreneurs is to develop and upgrade women network. They explained that women should try to upgrade themselves in the changing times by adopting the latest technology. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network. Aderemi *et al.*, (2008) suggested continuous monitoring and improvement of training programmes which will eventually spread the cult of entrepreneurship among young women as one of the measures of improving the skills and performance of women enterprises in Nigeria. They further explain that the government should organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills in the women. This will encourage women to undertake business.

Theoretical Framework

This study is anchored on the skill acquisition theory and social feminist theory.

Skill Acquisition Theory

The skills acquisition theory was developed by Robert Dekeyser in 2007. The theory postulates that development in knowledge has three stages: declarative, procedural and automatic. Declarative knowledge refers to explicit knowledge about a topic; procedural knowledge is implicit knowledge that refers to behaviour while automaticity occurs towards the end point of extensive practice; towards the point at which one has become completely expert in performing a task. From the perspective of skill acquisition theory, the sequence of these stages is crucial as is appropriate combination of abstract rules and concrete examples at the declarative stage.

The theory relates to this study in the sense that skill acquisition is task oriented and there is need to diagnose a task and break it down into its components in order to provide effective feedback. When it is not possible to conceptualize a task, then feedback becomes considerably less effective. The theory if adopted when teaching skills will be helpful to women as it follows the stages of learning a skill and allows them to learn entrepreneurship skills. The cognitive phase requires the identification and development of component parts of the skill which involves formation of a mental picture of the skill. Then through practicing the various components of the skill will be linked together. And constant practice will make the skill become automatic. When they learn through these processes, they will acquire the necessary skills and knowledge required in managing their businesses.

Social Feminist Theory

The social feminist theory regards power relations as central to defining gender and concludes that socialization experienced throughout life creates inherent differences between genders. This theory views

men and women as different individuals with different but equally effective potentials. The differences in men and women's traits and values were seen as the reason behind women nature, size of businesses and their experiences in business. Social feminism is of the opinion that there are differences between male and female experiences through deliberate socialization methods from the earliest moments of life that result in fundamentally different ways of viewing the world. The theory accepts that the furthering of one's capacity for autonomous agency is only possible within the confines of a solidarity community, which sustains one's identity through mutual recognition (Mayoux, 2001).

In social theory of feminism, sex and gender are seen with different views. Sex is a biological variable that comes through birth while gender is a socially constructed and contested characteristic, which is accepted through someone's lifestyle and involvement in social issues. As a result, a human being with the female sex might adapt into a male gender accepting during life. The fact that a person has male or female sex organ does not make the person a contributor to economic and social matters or otherwise. Sex is therefore not the major difference between men and women perspectives to business and does not stand as a hindrance to someone's level of success and contribution to economic development. However, women increased participation and success in the business world, could result in changes in certain demographic variables, such as higher degrees of residential mobility, new lifestyle and nutritional habits, increased duration of work time, increase in the level of education and well-being. Nigerian female entrepreneurs perceive themselves as domestic and conventional women, and they think that they can balance all the functions on their own.

METHODOLOGY

A survey design was used for this study. The use of survey design enabled the researcher to collect different views of the respondents as regards the topic using questionnaire. The study focused on selected women entrepreneurs in Makurdi metropolis. The population for this study consists of women entrepreneurs in Makurdi metropolis. The population according to statistics obtained from Benue Chamber of Commerce, Industries, Mines and Agriculture (BECCIMA) consists of 650 women entrepreneurs who are engaged in different businesses within Makurdi metropolis. The population included women entrepreneurs in different areas of businesses such as trade, service, manufacturing enterprises, agriculture, arts and crafts etc. The sample size for this study was determined using Taro Yamane's formula and a sample of 248 respondents was derived. The study adopted a simple random sampling technique in the selection of respondents. The choice of this method was informed by the fact that each member in the group should have equal chances of being selected. Closed ended and open-ended questions were set in the questionnaire to elicit responses from women entrepreneurs. The use of questionnaire allows for easy analysis and interpretation of data. A total of two hundred and forty-eight (248) questionnaires were personally administered to the respondents and 220 were accurately filled returned by the respondents and analysed using multiple regression. The regression model is as seen below:

$$PER = \beta_0 + \beta_1 ACCTS + \beta_2 CRS + \beta_3 MKTS + \beta_4 MGTS + \beta_5 IPS + e \dots$$

Where:

PER = performance

ACCTS = Accounting skills

CRS = Customer-relation skills

MKTS = Marketing skills

MGTS = Management skills

IPS = Interpersonal skills

$\beta_1 - \beta_2$ = are the coefficients for entrepreneurship skills

e = error term

RESULTS AND DISCUSSION

This section presented the analysis and findings of this study in accordance with the research questions. The findings of the study were also discussed with reference to information from the review of related literature.

Demographic Attributes of Respondents

Data collected on the demographic attributes of the respondents include, age, marital status, educational attainment and experience.

TABLE 1: Demographic Attributes of Respondents

Attributes	Frequency	Percentages (%)
Age		
18-25	63	39.5
26-35	68	36.8
36 and above	89	16.4
Total	220	100
Marital Status		
Single	55	25
Married	122	56.4
Divorced	5	2.4
Others	38	17.1
Total	220	100
Educational Status		
Tertiary	87	39.5
Secondary	81	36.8
Primary	36	16.4
Non-formal	16	7.3
Total	220	100
Business Experience		
1-5 Years	73	33.1
6-10 Years	90	40.9
Above 11 Years	57	25.9
Total	220	100

Source: Field Survey, 2021.

The result in Table 1 shows the demographic attributes of respondents that were relevant to the main thrust of this study. The distribution of the respondents by age indicates that 28.6% of the respondents were from the age range of 18-25, 36.8% of the respondents were between 16 and 35 years while 16.4% were 36 years and above. This distribution implies that the respondents were drawn across different age categories. The distribution further indicates that majority of the sample were old enough to understand the topic under investigation. The distribution of the respondents by marital status indicates that, 25.0% of the respondents were single, 56.4% were married and 2.4% were divorced while 17.1% said they were widowed. This result revealed that most of the respondents were married hence are capable of concentrating on their business to cater for their family needs.

The distribution of the respondents according to educational qualifications revealed that, 39.5% of the respondents had tertiary education, 36.8% had secondary education while 16.4% respondents had only primary education and 7.3% had non-formal education. This distribution of the respondents shows that most of the respondents were educated and literate enough to understand the effect of entrepreneurship skills on the performance of women enterprises in Benue State. The distribution of the respondents based on their experience indicated that 33.1% respondents had 1-5 years' experience, 40.9% respondents have 6-10 years' experience while 25.9% respondents have experience from 11 years and above in business. This distribution implies that most women had many years in business hence are capable of providing information that is valid for this study.

Table 2: Regression result

Obs	220		
R ²	0.4251		
Sig	0		
Variable	Coefficient	t-value	Sig
Accounting skills	0.3519	6.51	0
Customer-relation skills	0.218	4.52	0
Marketing skills	0.312	3.68	0
Management skills	0.3521	4.35	0
Interpersonal skills	0.3575	7.27	0
constant	0.4036	1.32	0.188

Source: Field Survey, 2021.

Table 2 shows the result of the regression analysis. It shows the R² value of 0.4251. This value implies that 42.51% of variations in performance of women entrepreneurs are accounted for by their entrepreneurial skills while 67.41% of such variations are accounted for by factors not considered in this study. The P>f value of 0.000 shows that the regression model used in the study is fit since this value is less than 0.05.

The coefficient of accounting skills of 0.3519 means that the more accounting skills possessed by a woman in business, performance will improve by 0.3519 (35.19%). For customer-relation skills, a coefficient value of 0.2180 means if the customer-relation skills increase by one unit, performance will be enhanced by 0.2180 (21.80%). Meanwhile, Marketing skills will increase performance by 0.3120. Also, managerial skills will increase performance by 0.3521 while interpersonal skills will increase performance by 0.3575. However, entrepreneurial skills is not used at all (held constant), performance will increase by 0,4036 units. This may mean that other factors aside from entrepreneurial skills are also capable of causing changes in

performance of women entrepreneurs.

Test of Research Hypotheses

This section of the study tests the research hypotheses stated in their null forms.

Ho₁: Accounting skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

The result contained in Table 2 is used to test this hypothesis. From the table, the $P > /t/$ is 0.000 which is less than 0.05. This means that the null hypothesis is rejected, and the alternative hypothesis accepted that accounting skills performance of women owned enterprises in Benue State.

Ho₂: Customer-relation skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

The result contained in Table 2 is used to test this hypothesis. From the table, the $P > /t/$ is 0.000 which is less than 0.05. This means that the null hypothesis is rejected, and the alternative hypothesis is accepted that customer relation skills have a significant effect on the performance of women owned enterprises in Benue State.

Ho₃: Marketing skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

The result contained in Table 2 is used to test this hypothesis. From the table, the $P > /t/$ is 0.000 which is less than 0.05. This means that the null hypothesis is rejected, and the alternative hypothesis is accepted that marketing skills has a significant effect on the performance of women owned enterprises in Benue State.

Ho₄: Management skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

The result contained in Table 2 is used to test this hypothesis. From the table, the $P > /t/$ is 0.000 which is less than 0.05. This means that the null hypothesis is rejected, and the alternative hypothesis is accepted that management skills have a significant effect on the performance of women owned enterprises in Benue State.

Ho₅: Interpersonal skills does not have a significant effect on performance of Women- owned enterprises in Benue State, Nigeria

The result contained in Table 2 is used to test this hypothesis. From the table, the $P > /t/$ is 0.000 which is less than 0.05. This means that the null hypothesis is rejected, and the alternative hypothesis is accepted that interpersonal skills have a significant effect on the performance of women owned enterprises in Benue State.

DISCUSSION OF FINDINGS

The findings of this study revealed that women have many skills in managing their businesses in Makurdi metropolis, Benue State. The result of the study clearly shows that women entrepreneurs have many skills including accounting skills, customer relation skills, interpersonal skills, management skills and marketing skills in managing their businesses. The findings were in consonance with Msoka (2013) who found that women possess special entrepreneurial skills ranging from accounting skills, customer relations skills, management skills and marketing skills. Gakure *et al.*, (2013) also found that it is very important for entrepreneurs to develop all necessary skills required for setting and effective running of the enterprises and

a better performance of the enterprises.

The study revealed the effect of entrepreneurship skills on the performance of women enterprises and answers provided by the respondents shows that they develop self-confidence, they have the ability to analyze business opportunities, they are able to organize and manage their businesses very well with the skill they have, they have the ability to keep proper financial records and they have the ability to attend to customers. This finding corroborated with Bahrami and Zamani (2006) who found that there is a positive significant relationship between self-confidence, perseverance, social relationships and entrepreneurship success. Gakure *et al.*, (2013) also asserted that entrepreneurial skills complement the ability of women entrepreneurs to analyze situations, opportunities and environment and develop the ability to organize and manage their business effectively.

Finally, the study revealed the measures to improve the performance of women owned enterprises. According to the results women owned enterprises can be improved through training of women entrepreneurs on skills acquisition, capacity building in marketing and administration, encouragement of self-employment among women, government policies and programmes and support from financial institutions. This finding agrees with Akande (2011) who suggested that skill development programmes will assist in training women on how to become self-employed. Msoka (2013) also suggested capacity building in marketing and administration for self and collective managed enterprises and the training of women into different areas of businesses should be incorporate in the skill development programmes. This is also supported by Egbe-Okpenge and Orhungur (2012) who suggested that workshops should be organized to enable women acquire the required skills in managing their enterprises.

CONCLUSION AND RECOMMENDATIONS

This study examined the effect of entrepreneurship skills on the performance of women-owned enterprises in Benue State. The findings of the study revealed the skills women entrepreneurs possessed to include accounting skills, customer skills, marketing skills and interpersonal skills. These skills help in the performance of women enterprises. Based on the findings of this study, the following conclusion is drawn. The development of skills among women is very important so as to make them confident, self-reliant and to develop in them the ability to manage their businesses effectively. Improvement in skills for women businesses lead to increased sales, business expansion and profits. On the whole it can be concluded from the foregoing that women require entrepreneurship skills to enable them successfully establish, manage and run a business enterprise of their own and this will enhance their risk-taking decision and venture them into business success. To improve the performance of women enterprises in Benue State the study recommends that, women entrepreneurs should improve their skills and those of their employees by attending workshops and seminars to improve their skill level in their various enterprises, women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management and the government should continuously organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. This will encourage women to undertake business. The study suggests that further studies should be carried out on the factors affecting the performance of women enterprises in Benue State. Future studies should also be carried out on motivational factors for women entrepreneurs in Benue State.

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