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**FACTORS AFFECTING THE PERFORMANCE OF
WOMEN ENTREPRENEURS IN MICRO AND SMALL
ENTERPRISES:
(A STUDY OF SELECTED WOMEN IN AWKA, ANAMBRA STATE NIGERIA)**

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ABSTRACT

This study examined the factors that influence the performance of women entrepreneurs people in Medium Scale Enterprises. Using stratified and simple random sampling, the sample size for this study was 203 women entrepreneurs who are engaged in five different sectors. While answering the basic questions, a questionnaire that incorporate demographic profiles, attributes of women entrepreneurs and their enterprises, factors that influence the performance of women entrepreneurs in MSEs and assistance Medium Scale Enterprises obtain from Technical and Vocational Educational Trainings was structured in a close ended and likert scales. Besides, interviews were held with top officials of MSEs, micro finances and TVET educators. After the data has been gathered, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations). The results of the study demonstrates the individual characteristics of women entrepreneurs in MSEs and their enterprise influence on performance. It additionally shows that absence of land ownership (land), financial access, stiff competition, lacking access to training, access to technology and access to raw materials were the key economic components that influence the performance of women entrepreneurs in MSEs. The study additionally discovered that conflicting gender roles, social acceptability and ,network with outsiders were the real social factors that affect these entrepreneurs .Furthermore, the fundamental legitimate/authoritative components incorporate access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all lawful and regulatory environments. The study additionally discovered that despite the fact that TVETs provide technology, machine maintenance, technical skill training and facility supports, co operations in the areas of business related trainings are poor. In view of the major findings, suggestions were sent to existing and potential entrepreneurs, MSEs, Micro finances and TVET educators.

KEY WORDS: *Women Entrepreneurs, Technical and Vocational training, employment generation, poverty reduction, self employment*

1. INTRODUCTION

1.1 Background of the study

Entrepreneurship is progressively perceived as an imperative driver of economic growth, productivity, innovation and employment, and it is broadly acknowledged as a key part of economic dynamism. Changing ideas into economic opportunities is the conclusive issue of entrepreneurship. History demonstrates that economic advancement has been essentially advanced by even minded individuals who are entrepreneurial and innovative, ready to exploit opportunities and willing to take risk (Hisrich, 2005). The role of entrepreneurship and an entrepreneurial culture in economic and social advancement has frequently been disparaged. Throughout the years, nonetheless, it has turned out to be progressively clear that entrepreneurship indeed contributes to economic development. By and by, the noteworthy quantities of ventures were owned by men (ILO, 2006).

In other words, it was not common to see women-owned businesses worldwide particularly in developing nations like Ethiopia. The idea and practice of women entrepreneurship is an ongoing phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its attention completely on men. Scientific discourse about women entrepreneurship and women owned organisations is just the development of 1980s (ILO, 2006). Despite the fact that we observe a number of women entrepreneurs in the business, recent studies shows that the greater part of them are found in Micro and Small Enterprises (MSEs). As indicated by the Ethiopian Central Statistics Authority (2004), practically half of every single new employment made in Ethiopia are owing to private companies. Women are disadvantaged because of culture, religion and tradition. For example, numerous women face difficulty in raising credit finance from banks as well as borrowing via informal networking. To take proper measures for these issues, realizing the factors related with the problems is a precondition for a problem well stated is half solved. Therefore, the aim of this study is to identify the major factors that affect the performance of women entrepreneurs in MSEs in Awka in running their own businesses and recommend the appropriate measures to be taken.

1.2 Problem Statement

This study is different from the previous studies carried out by many authors. Their studies did not address women entrepreneurs in MSEs. However, this study explicitly emphasized on factors that influence the performance of women entrepreneurs in MSEs especially in Awka Anambra State. Technical and Vocational Education Trainings (TVETs) are listed to produce entrepreneurs who are able to create own jobs rather than seeking employment in any

organisation. That is the reason business enterprise training is incorporated in TVET Curriculum. Entrepreneurship education and training is designed so as to support graduates, existing and potential business owners to create and run their own business instead of anticipating work from government, private or NGOs. In order to create enterprising culture to all groups, business enterprise is given in various nations including Nigeria in formal, informal and non-formal way through TVET colleges/institutions. In addition to their delivery of entrepreneurship trainings in different modalities, TVETs have MSEs coordination office since 2009. The office facilitates the different short term trainings given to SMEs from registration up to certification.

All these contribute a great deal in strengthening women entrepreneur's performance by equipping them with the important business abilities and skills. Despite the fact that women entrepreneurs in MSEs account the greatest proportion of total entrepreneurs in the country in general and in Awka specifically, there is an intense shortage of studies conducted with a particular target of breaking down the problems of enterprise operated by women in terms of personal and organisation related challenges, economic, social/cultural, and legal/administrative. This study tend to fill the gap identifying specific factors that are responsible for resilience in SMEs operated by women entrepreneurs, and shade light on women specific differentials that influence their performance.

1.3 Objective of the Study

The broad objective of the study is to investigate the factors that affect women owned businesses in Nigeria with particular reference to women entrepreneurs in Awka metropolis. Specifically the study is guided by the following objectives:

- i. To examine whether there is any relationship between women entrepreneurs and employment creation in Anambra State.
- ii. To determine the degree at which women entrepreneurship can increase the standard of living of women in Anambra
- iii. To examine the level at which women engagement in business can reduce the level of poverty in Anambra

1.4 Research Question

The following research questions are posed for the study

- i. Is there any relationship between women entrepreneurs and employment creation in Anambra State
- ii. To what degree can women entrepreneurship increase the standard of living for women in Anambra State

- iii. To what level can women engagement in entrepreneurship reduce the level of poverty in Anambra

1.5 Research Hypotheses

In order to answer the research questions posed for the study, the following hypotheses were formulated in a null form

H01: There is no significant relationship between women entrepreneurs and employment creation in Anambra

H02: Women entrepreneurship cannot increase the standard of living for women in Anambra State

H03: Women engagement in entrepreneurship cannot reduce poverty level in Anambra State

2. REVIEW OF RELATED LITERATURE

Conceptual framework

2.1 Concept of Entrepreneurship

There is no agreement among authors with respect to the meanings of Entrepreneurship. Diverse authors tried to define it in various manners. This doesn't mean however that there are no basic common elements amongst authors. Some of the definitions are given below: As indicated by Ponstadt (2008) Entrepreneurship is the dynamic procedure of making gradual wealth. This wealth is made by people who accept the real risk regarding value, time and additionally profession responsibilities of giving qualities to some products and services. The products or services may not be new or extraordinary but rather value must be implanted by the entrepreneurs by securing and allocating the vital skills and resources. Additionally, Timmons (2018) defined entrepreneurship as the process of creating and building something of significant worth from practically nothing. That is, it is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. It includes the definition, creation and dispersion of values and advantages to people, groups, organisation and society. Business enterprise is very rarely a get rich- quick proposition (not short term); rather it is one of building long term value and durable cash flow streams. Likewise, Hisrich (2005) characterized business enterprise as follows: Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence

2.1.2 The Benefits of Entrepreneurship

It is copiously certain that business enterprise is vital for economic growth, productivity, innovation and employment, and numerous nations have made business enterprise explicit policy priority. Entrepreneurial activities have been perceived as an essential component in organisational and economic

development, performance and wealth creation. As indicated by World Bank (2007), Fox (2001) and Hisrich (2005) business enterprise has the following advantages.

- i. Entrepreneurs work for themselves. They make their own decisions. They choose whom to work with and what work they will do. They decide what hours to work as well as what to pay and whether to take vacations or not.
- ii. Entrepreneurship offers a greater possibility of accomplishing huge financial rewards than working for another person.
- iii. It gives the capacity to be involved in the total operations of customer response.client reaction.
- iv. It offers the esteem of being the individual in control.
- v. Entrepreneurship encourages innovation and creativity. It grows new products or services for the market to satisfy human needs. It additionally invigorates investment interest in the new ventures for being created. Business enterprise through its procedure of innovation makes new investment of new ventures. More ventures being created,, new jobs will be produced, subsequently decrease the joblessness rate. That will create and promote wealth distribution.

2.1.3 Women Entrepreneurship

Women's productive activities, especially in industry, empower them economically and enable them to contribute more to overall development. Regardless of whether they are involved in small or medium scale production activities, or in the informal or formal sectors,women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (United Nations Industrial Development Organization (UNIDO, 2001).

2.1.4 Factors Affecting Women Entrepreneurs' Performance

Women Entrepreneurs have developed in large number across the globe over the last decade and progressively the entrepreneurial potentials of women have changed the rural economies in numerous parts of the world. In any case, this does not imply that the problems are completely settled. Below are some of the factors affecting women entrepreneurs;

A. Access to Finance

Access to fund is a key issue for women. Accessing credit, especially for starting an enterprise is one of the real limitations faced by women entrepreneurs.Women often have less opportunities than men to access credit for different reasons, including lack of collateral,an unwillingness to accept

family assets resources as collateral and negative view of female entrepreneurs by loan officers.

B. Access to Markets

The capacity to take advantage of new markets requires expertise, information and contacts. Women lack access to training and experience on the best way to participate in the market place which makes them unable to market their goods and services strategically. Along these lines, women-owned SMEs are frequently helpless to up both the production and marketing of their products.

C. Access to Training

Women have restricted access to vocational and specialized training in South Asia. Actually, women by and large have less access to education than men, and technical and vocational skills can only be developed on a solid foundation of basic primary and secondary education. South Asia is characterized by low enrolment among women in education, high drop out rates and low quality of education.

D. Access to Networks

Women have little or no business contacts, less knowledge of how to deal with the government policy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, it is difficult for them to access information. The existing network are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours.

E. No participation in Policy making

Most women have little access to policy makers or representation on policy making bodies. Men can easily influence policy and have access to policy makers who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policy making through lobbying. Women's lack of access to information also limits their knowledgeable input into policy making (UNECE, 2004).

2.1.5 Roles of Technical and Vocational Education Training in Nigeria's Development

Vocational and Technical Education has played so many important roles in the nations development. Below are some of the outlined ones.

- Employment opportunities: TVET has been able to provide employment opportunities to many youths in the country today. If the policy makers should place more effort on this type of education, unemployment will gradually become

a thing of the past, as many youths will be delving into entrepreneurship.

- Improvement on Standard of living: TVET has contributed immensely in improving the standard of living of beneficiaries because skills acquired during the training can help individuals and also the nation to boost its economy.
- Political stability: Vocational and Technical Education in Nigeria can promote political stability through providing employment opportunities which will cause drastic reduction in crime rates.

2.1.6 Problems of Vocational and Technical Education in Nigeria

Technical and vocational education was mainly designed to reduce the rate of unemployment in the country. However, the program also have some challenges facing it. Below are some of the problems:

1. Staff Transfer: This is a situation where a student gets acquainted to a particular instructor or teacher, eventually if he/she is transferred to another school, it will be difficult for students to cope with the new staff assigned to them. This can make them lose focus and interest on whatsoever is being taught.

2. Lack of Finance: This is one of the major challenges that is affecting lots of students in Nigeria today. Education in any level, requires fun to make it run smoothly but for the students and teachers. Students who wish to enrol in a vocational education program might not have the amount or school fees that is needed. This can lead to an eventual drop out from the program.

3. Substandard Facilities: Learning in an environment with substandard facilities can be quite difficult. Many educational institutions lacks good facilities that will help in providing good quality vocational and technical education for students. (Chibuzo Aguwa 2018)

4. Poor Organization and Slow Pace of Implementation: National Education Policy makers had a clear vision of institutionalizing vocational education particularly in secondary school system. Unfortunately, the programme is bedevilled by organizational and implementation problems. Most secondary school principals have a background of general education, which brings about problems in the implementation of vocational education policies. These principals will definitely give priority to their own type of education before considering vocational education which will in turn affect the quality of the Vocational and Technical Education system. (Idialu, 2017).

5. Shortage of Qualified Manpower: As our nation strive to be self reliant, the quest for technical personnel in the present stage of development is very important, which means that no meaningful development can take place without a conscious effort

to develop manpower. Most of the graduates from our numerous vocational and technical institutions do not like to teach, they prefer to work in the industry, and those who are ready to teach are most of the time not employed and so they become unemployed. The effect of this is that most vocational subjects are not offered in schools, while some are offered and taught by unqualified teachers. For instance teaching of Bookkeeping and Accounting by Business Administration graduates, this can greatly affect the quality of teaching and examination of the students.

4. Lack of Equipment and Infrastructural Facilities for Teaching and Learning: The shortage of equipment and facilities has been a serious problem in Vocational and Technical Education. Olaitan [2017], opined that the condition under which vocational education is imparted is poor. Most secondary schools and tertiary institutions lack relevant equipment for training, lack workshop and its facilities have ill-equipped laboratories and outdated laboratories.

5. Low Level of Funding: low funding has been a problem in the implementation of quality teaching and learning of Vocational and Technical Education in Nigerian schools and Colleges. The implementation of vocational education in schools will remain elusive without competent vocational and technical teachers, many of the institutions of higher learning that graduates vocational students lack proper funding, insufficient equipment, accommodation, workshops, training materials and money for maintenance of equipment.

6. Poor Remuneration of Vocational Technical Teachers: This is one of the major barrier affecting most states in Nigeria. Teachers' salaries, allowances, entitlements are always paid in arrears at times they are denied of these entitlements. This problem is responsible for the poor attitude to work of some teachers, they go about doing their private businesses instead of concentrating on how to improve teaching and learning in the school. This problem also renders vocational teachers ineffective and thereby affect quality of teaching. (David Seyi 2014)

2.2 Theoretical Framework

The underpinning theory of this study is Entrepreneurship theory of Shane (2003).the theory consists of opportunity discovery, evaluation of the opportunity and decision to exploit the opportunity. Others elements of the theory include self-employment, business operation and performance. The theory highlighted four operational measures of performance which are survival, growth, profitability/income, and experiencing initial public offering. Survival refers to continuation of entrepreneurial activity while growth refers to increase in the ventures' sale and employment. Profitability refers to new surplus of revenue over cost while

experiencing initial public offer refers to the sale of stock to the public (Shane, 2003). Opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently their welfare (North, 1990; Shane, 2003). Ability of entrepreneurs to identify and tap such opportunities differs between entrepreneurial opportunities. It is made up of psychological and demographic factors such as motives, attitude to risk, education and training, career experience, age and social status. Other factors such as economic, financial, political, legal and socio-cultural which relates to business environment also affect discovery of opportunity. For instance, income level of the entrepreneur, capital availability, political stability, laws concerning private enterprise and property rights, and entrepreneur's desire to enhanced social status could affect discovery or entrepreneurial opportunity. Type of industry also affect opportunity discovery. Industrial sectors such as distribution, manufacturing, agriculture, catering and business service are more attractive to entrepreneurs (Brana, 2008; Carter Shaw, 2006; Gate wood et al, 2004; Riding 2006; Shane, 2003; Stohmeyer, 2007). The concentration of the industries in a particular location could also influence discovery of entrepreneurial opportunity by those in that location (Shane, 2003). Evaluation of the identified opportunity is another stage in the entrepreneurial process, appropriate decision at this stage leads to the decision to exploit the opportunity (Shane, 2003). The decision to exploit the opportunity depends on the intention of the entrepreneur and the appropriate measure of entrepreneurial decision-making is intention which leads to recognition of entrepreneurial opportunities (Shane, 2003). Exploitation of the opportunity depends on the entrepreneur's and the appropriate measure of entrepreneurial decision making is opportunity depends on the entrepreneur's level of education, skills or knowledge acquired through work experience, social networks, credit and cost-benefit analysis of the business (Shane, 2003).

2.3 Empirical Review

Egwu (2002) postulated that poverty has also been identified as another factor that affect women entrepreneurship. A number of factors have contributed towards the poverty of women in Anambra state. She put it this way "the gendered division of labour in the household, the low value accorded to women's work with the concomitant in clustering of women in low-paid jobs contributes to female poverty". The study concluded by stating that the plight of the poor is exacerbated by a lack of basic services, poor housing and inadequate infrastructure.

In the study of Ike (2005), he opined that lack of family and peers support, lack of Inherent and rights

entrepreneurial activities, lack of financial resources, lack of stress tolerance, inability to work hard and difficult time commitment for them are the variables hindering women entrepreneurs. The study recommend that women should be encouraged to come forward and work to take their own place in the society and become economically independent. These two areas identified influence women's decision to become entrepreneurs; we consider that a crosscountry study would be helpful to contrast how these factors affect women in developing and developed countries. From the study, the results showed that effects of social networks, cultural norms and values and work- home conflicts affect the growth orientation of women entrepreneurs.

Shaw et al. (2001) similarly suggest that women are less likely to have generated a credit track record to establish formal credit worthiness than their male counterparts. In Awka, entrepreneurship among women is recent origin socio-economic background is an important factor that influences the women to start their business money is not the sole objective among women entrepreneur to start their venture but the socio-cultural values has a huge impact on their entrepreneurial performance. Due to weak social position, they are not allowed to seek finance themselves instead the male family members seek finance on their behalf (Oscar, 2001). Women entrepreneurs have reported that they come home from work too tired to engage in other desired activities. They stated that it is too difficult for them to be a complete mother, wife and manager. Therefore, they

use special strategies to merge both business and family lives, managing both effectively and intentionally. So, they try to keep their business small, they know that they would have more conflicts if they grow their businesses. In other hand, the importance of social relations is no secret, it plays an important role in growth of the firm, and entrepreneurs use their social capital to access opportunities, information and resources.

3. RESEARCH METHODOLOGY

3.1 Design of the Study, Population and Sample size

A descriptive survey research design was adopted for the study. The population of the study consisted of 2,026 women entrepreneurs who work in 5 sectors of MSEs. So as to get a reasonable sample size, a 95% level of confidence and a 6.5% confidence interval was used to select a sample of 203 Women entrepreneurs in these MSEs. Stratified sampling was used in which the 5 key sectors were woman entrepreneurs are engaged was taken as strata so as to give equal opportunity to each of the sectors. Purposive sampling was used for MSE heads and TVET leaders in micro finance. Micro finance manager, MSEs Core process owner, and TVET dean were interviewed since they are the heads of the organisation and have the day-to-day contacts with women entrepreneurs. The table below gives the total population and summary, and the corresponding sample taken from each sector.

Summary of women entrepreneurs' population and sample taken

Key Sectors	Population/Strata	Sample
Construction	1098	110
Textile	132	13
Food & beverage	424	42
Urban agriculture	248	25
Municipality service	124	12
Total	2026	203

Source: Awka MSEs office annual report (2001E.C)

3.2 Sources of Data and Method of Data Collection

Both primary and secondary sources of data were used for the study. The secondary data include information that are obtained from different reports, bulletins, websites and literatures. The primary sources of data were questionnaire distributed to the respondents and interviews conducted with MSEs, TVET and Micro finance leaders. To answer the basic questions posed for the study, a 27 item questionnaire that has four sections was prepared. Section A consists of Socio-demographic characteristics of the respondents, Section B covers the characteristics of women entrepreneurs in MSEs and their enterprises, section C and D were both designed using Likert scale.

The Likert scale ranges from 'strongly agree' to 'strongly disagree' (5=strongly agree 4=agree 3=undecided 2=disagree 1=strongly disagree).

3.3 Reliability and Validity of instrument

In assuring the reliability and validity of the tests, the protest results shows a cronbach alpha value of 84.91 %.According to Yalew (2009), taking the number of items in the questionnaire and the characteristics of respondents, the value can verify the reliability of the test. In addition, it was checked for grammar and other spelling errors using language and measurement professionals. The questionnaire was drafted and given to senior colleague for proper guidance and from their observation amendments were made were necessary.

3.4 Methods of data analysis

The data collected were summarized from the sheet and made ready for analysis. The data was analysed using both descriptive statistical techniques and descriptive narrations. The demographic profiles and items related to characteristics of women entrepreneurs were analyzed using simple statistical tools such as tables and percentages. Descriptive statistics (mean and standard deviations) were computed for the Likert statements and analyzed by comparing these mean scores and deviations among respondents. For interpretation of the results for the likert questions, the mean scores less than 2.45 showed the respondents disagreement; scores 2.45-3.44 shows undecided and greater than 3.44 indicates agreement among respondents on the issues raised rounding results to the nearest two decimal places.

4.0 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS

This section presents and analyzes the data collected and discusses it accordingly. The demographic profile of respondents and characteristics of women entrepreneurs is analyzed using frequency tables and percentages. Mean and standard deviations are used for the presentation and analysis then discussions are made based on the data presented and analyzed. Of the 203 distributed questionnaires, 197 were properly filled and collected. This showed 97.04% of the total respondents.

4.1 Demographic profile of respondents

The table below summarizes the demographic profile of respondents by age, educational level, work experience and marital status.

Table 1: Demographic profile of the respondents

1 Age		
Below 20	15	7.61
21-30	77	39.09
31-40	79	40.10
Above 40	26	13.20
Total	197	100
2 Educational Level		
Can't read and write	35	17.77
Grades 1-4	34	17.26
Grades 5-8	55	27.29
Grades 10 complete	38	19.29
10+1&10+2	32	16.24
10+3\diploma	3	1.52
BA\B.Sc and Above	-	-
Total	197	100
3 Experience		
Less than 1 year	53	29.90
1-5years	91	46.19
6-10 years	12	6.09
Greater than 10 years	41	20.81
Total	197	100
4 Marital status		
Married	89	45.18
Single	57	28.93
Divorced	28	14.21
Widowed	23	11.68
Total	197	100

Source: Field Survey, 2018.

From the above table3, majority of the respondents are within the age category of 31-40 years (40.10%) followed by those under the category of 21-30 years (39.09%).The remaining 13.20% and 7.61% of the respondents are under the age category of above 40 years and below 20 years respectively. Also from the table, 27.92% is on grade level 5-8, 19.29% are on level10, 17.26% and 16.24% of the respondents are

within 1-4 grade levels. With regard to the work experience of the respondents, 46.19% have 1-5 years of experience, 29.90% and 20.81% have less than one year experience while the remaining 6.09% have 6-10 years of service in their enterprise. The marital status of the respondents shows that the majority are married(45.18%) followed by singles(28.93%).The remaining 14.21% and 11.68% of the respondents are divorced and widowed respectively.

The sectors in which women entrepreneurs are working in is depicted in the following table.

Table 2: Sectors respondents engaged in.

Items	Number	Percent
Sector		
Trade	5	2.54
Production	107	54.31
Services	71	36.04
Hand-craft	14	7.11
Other	-	-
Total	197	100

Source: Field Survey, 2018.

From table 2 above 54.31% of the respondents are engaged in the production sector. The service sector accounts for 36.04% of the respondents. The hand crafts and trade take the remaining 7.11% and 2.54% respectively.

For the purpose of this study, hypotheses were formulated. Therefore, in order to test these hypotheses, the figures /data derived from the table analysis would be computed and tested using the one - way ANOVA (Analysis of variance) model.

4.2 Test of Hypotheses

ANOVA Table (Extract)

Source of Variation	SS	DF	MS	F-value
Between Treatment	TRSS	(r-1)	DFTRSS	TMS
Within Treatment	ESS	(N-r)	DFESS	EMS
Total	TSS			

Hypotheses One

H01: **H01:** There is no significant relationship between women entrepreneurs and employment

creation in Anambra. To test hypothesis one, it will be based on the response to question 5, 6 and 7.

Table 3: Responses from the respondents

No	Strongly Agreed	Agreed	Disagree	Strongly Disagree	Undecided	Total
Question 5	39	41	7	4	9	
Question 6	39	50	5	3	3	
Question 7	44	43	7	4	2	
Total						

Table 4 (A): Contingency Table (Responses & Scoring)

No	SA(X _i)	A(X ₂)	D(X ₃)	SD(X ₄)	UD (X ₅)	Total
5	39	41	7	4	9	100
6	39	50	5	3	3	100
7	44	43	7	4	2	100
X _x	122	134	19	11	14	300
I _x -I _x n	122	134	19	11	14	300
	3 =41	3 =45	3 - 6	3	3=5	3 =100
I _x ²	39 ² +39 ² +44 ² 1521+1521 + 1936 =4978	41 ² +50 ² +43 ² 1681+2500 + 1849 =6030	7 ² +5 ² +7 ² 49+25+ 49 = 123	4 ² +3 ² +4 ² 16+9+ 16 = 41	9 ² +3 ² +2 ² 81+9+ 4 = 94	11266

Source: Extract table Field Survey (2018).

$$TSS = \text{Total Sum of square} = \frac{\sum X^2 - (\sum X)^2}{N}$$

$$TSS = 11266 - 300^2/15$$

$$TSS = 11266 - 90000/15$$

$$TSS = 11266 - 6000$$

$$TSS = 5266$$

TRSS = Treatment of Sum of square

TRSS = where r =3

$$TRSS = \frac{\sum(x_1)^2}{n_1} + \frac{\sum(x_2)^2}{n_2} + \frac{\sum(x_3)^2}{n_3} + \frac{\sum(x_4)^2}{n_4} + \frac{\sum(x_5)^2}{n_5} + \frac{\sum(x_6)^2}{n_6} \quad N$$

$$TRSS = \frac{122^2}{3} + \frac{134^2}{3} + \frac{19^2}{3} + \frac{11^2}{3} + \frac{14^2}{3} - \frac{300^2}{15}$$

$$TRSS = \frac{14884}{3} + \frac{17956}{3} + \frac{361}{3} + \frac{121}{3} + \frac{196}{3} - \frac{90000}{15}$$

$$TRSS = 4961 + 5985 + 120 + 40 + 65 - 6000$$

$$TRSS = 11171 - 6000 = 5171$$

$$TRSS = 5171$$

$$ESS = TSS - TRSS$$

$$ESS = 5266 - 5171$$

$$ESS = 95$$

Table 5 (B): Summary of ANOVA Table for Hypotheses one

Source of Variation	SS	DF	MS	F- Value ms/ X
Between Treatment	5171	3-1 =2	5171 2 = 2586	2586 8= 323.25
Within Treatment	95	15-3 = 12	95 12 = 8	
Total		5266		

Source: Extract table 4. (A)

$$\therefore F - \text{table } F_{2, 9}(0.05) = 4.26$$

Decision

Since the computed F value 323.25 is greater than the F-table 4.26 tabulated, that is 323.25 > 4.26, it therefore holds that the null hypothesis (H₀) is rejected and the alternative (H₁) is accepted therefore concluding that there is a major characteristic of women entrepreneurs in medium scale enterprise (MSE).

4.3 Discussion

This study found that respondents were vocal and specific regarding issues about the topic under study. From the analysis of data gathered it was reveal that there is a major characteristic of women entrepreneurs

in medium scale enterprises (MSE) in Awka Anambra state. This is because the computed F value 323.25 is greater than the F-table 4.26 tabulated, that is 323.25 > 4.26, it therefore holds that the null hypothesis (H₀) is rejected and the alternative (H₁) is accepted therefore the study concludes that there is a significance relationship between women entrepreneurs and employment creation in Anambra State.

5. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

The study addressed factors that affect the performance of women entrepreneurs in MSEs in Awka Anambra State Nigeria. 203 selected women entrepreneurs engaged in 5 sectors were studied using stratified and simple random sampling. In order to answer the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises etc was designed in a closed ended and likert scale. Moreover, interviews were conducted for top officials of MSEs, micro finances and TVET educators to elicit proper information from them. Based on 197 respondents and interview results acquired from the concerned officials, the major findings of this study were as follows:

- i. Most of the respondent are under the age category of 31 -40 (40.1%) and educational level of 5th -8th grades (27.92%) with a working experience of 1-5 years (46.19%) and their marital status are married (45.18%).
- ii. There is a significant relationship between women entrepreneurs and employment creation in Anambra State.
- iii. The standard of living for women increases because of their engagement in entrepreneurship and vocational skill acquisition.
- iv. It was discovered that the respondents are mostly in the production sector (54.31%); hire more than 15 employees within their organization (64.17%) and the legal ownership establishment of their enterprises is in the form of cooperatives (75.13%).
- v. Moreover, majority of the respondents start their own business for the reason that they have no other alternatives (52.79%). Also, most of these respondents start their own business by their own initiative and acquire the necessary skills through formal trainings). Besides this, they have no entrepreneurial family.

5.2 Conclusion

The characteristics of women entrepreneurs in MSEs of Awka town shows that they take entrepreneurship as a last resort and others. With this assertion, it is possible that the entrepreneurship trainings is not given to women entrepreneurs in the town; though it is given, it may focus on theoretical concepts than deep-rooted practical trainings. Women entrepreneurs in MSEs still contribute for the economic growth and development of our country Nigeria. Medium scale enterprises are becoming an important area of emphasis for many developing countries

primarily for its immense potentials as a source of employment. Although socio-cultural factors are minimal in towns like Awka, economic and administrative challenges are still tremendous which can be associated with the effects of globalization that may create intense competitions in the market and poor performances for those entrepreneurs that cannot easily cope up with changes. This obviously calls for a TVET system that supplies the business sector and/or the whole economic system with a quality workforce that efficiently uses and produces resources.

5.3 Recommendations

Based on the findings of the study, here are recommendations for existing, potential entrepreneurs, MSEs, Micro Finances Institutes and TVET Institutions.

To existing and potential women entrepreneurs in MSEs: Although entrepreneurship is not risk free, start ups, existing and potential entrepreneurs should not see it as a last resort because starting a business creates sense of independence, flexibility and freedom; it make one his/her own boss, give time and financial freedoms. Additional, in the time of globalization, it would be very difficult to be employable because of the serious competition throughout the world.

To Micro Finances: Micro finance institution should stop the practice of "group lending system" since members in a group cannot have the same level of understanding, attitude and commitment as there are different personal perspective. Hence Micro finances should allow individual lending systems and as well minimize the interest rates for women entrepreneurs in MSEs so as to strengthen their entrepreneurial spirit and encourage them as well. Additionally, they should make credit facilities easily assessable to them even without collateral.

To Technical and Vocational Trainers: technical skills trainings should be supplemented with business trainings to improve the "breads" in to "cakes". Hence TVET institutions/colleges should provide both technical and business trainings to MSEs so that these entrepreneurs can withstand competitions, develop entrepreneurial spirits, improve managerial skill in such a competitive world.

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