

## Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria



Godiya Mallum Shallangwa<sup>1</sup>, Bernard Wilson<sup>2</sup>

<sup>1</sup>Adamawa State University, Mubi

<sup>2</sup>Heriot-Watt University, United Kingdom

**ABSTRACT:** In recent years, women's sustainable development has become a major concern. In today's world, the economic sustainability of women is seen as a key indicator of progress for any country; thus, social scientists, economists, policymakers, reformers, and non-governmental organizations (NGOs) place a premium on their economic sustainability. Since insurgency has drastically changed the social-economic responsibility of women in this area, the paper in this accord set out to till out specific challenges in which women entrepreneurship development is faced in the north-eastern region, as most male folk have been killed and some irreversibly injured. The paper discovered that the majority of these difficulties are sociological, but a few are financial, such as religion, underage marriage, inadequate educational exposure, and limited access to capital, using qualitative review process. It concludes by recommending that the government and all other relevant parties in this region effectively implement policies and programs to boost female education, raise awareness and promote literacy, mitigate economic marginalization, prevent household frictions, and demands for further research in this field.

**KEYWORDS:** Sustainability, insurgency, and sociological research are all keywords in this paper.

### 1.0 INTRODUCTION

Women are particularly vulnerable to violent political, ethnic, and religious conflicts. This is particularly apparent in recent conflicts, which disproportionately harm civilians. Insurgencies, on the other hand, provide avenue for women to dissolve gender boundaries and take on new responsibilities in society. It is critical to examine the obstacles faced by women entrepreneurs in conflict - affected areas that jeopardize their long-term viability, as well as to offer immediate solutions. Insurgencies have existed since the dawn of humanity, but they gained prominence when Al-Qaeda ravaged the United States on September 11, 2001.

Boko Haram commenced as a small extreme Sunni Islamic organization with sermons and a small following among the Sufi Islamic communities in Nigeria's northeast. However, the terrorist group's anti-western agenda has drawn attention about its clear connection with other Sunni extremist or terrorist groups therein, eg al-Qaeda and al-Qaeda associates such as al-Qaeda in the Islamic Maghreb (AQIM) in Algeria. These terrorist organizations attack shopping centers, airports, and commercial areas, causing the business climate to crumble (Reuters, 2013) and harming women's business development in a variety of ways. According to literature, the emergence of entrepreneurship in the twentieth century has led to women entrepreneurs being more inventive and imaginative around the world. Women entrepreneurs are the catalyst for economic advancement, according to studies conducted in most developed countries and in several African countries. Women-owned enterprises are one of the extremely fast business communities in the globe, according to Brusha and Cooper (2016). They play an essential role to creation, job growth, money development, and the reinstatement of peace in all economic systems, necessitating their preservation. Women have played key roles in the socio-economic progress of their communities, according to Rotimi (2015), who noticed this across African area. African women have made tremendous contributions to financial and social development. To back up this claim, Danlami et al (2016) confirmed that women entrepreneurship represents a significant percentage of wealth creation and commerce in African countries.

In a similar line, the World Bank (2017) confirms that women entrepreneurs in Small and medium enterprises are revenue stimulators, necessary for a sustainable and profitable market, and crucial for poverty reduction. Despite numerous results and proof

## Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria

demonstrating the value of women's economic activities, acknowledgement of these efforts and initiatives has been decelerated since the number of female business owners in Nigeria, particularly in North-Eastern Nigeria, remains far lower than that of male entrepreneurs. Amidst the commendable legislation and strategies implemented by various governments to reduce inequalities, women's entrepreneurship development lags behind in equality of rights to chances and asset ownership. As a result, this paper will analyze the problems that impede healthy Women Entrepreneurship growth in post-Boko Haram Nigeria, with an emphasis on the North Eastern region, as well as potential solutions.

### 1.1 Statement of the problem.

Women are more restricted in their access to markets, capital, connections, and business abilities than men. Women are less likely than men to own land, to function in the shadow economy, to be restrained in their accessibility, and to have a lesser history in business—all of which make them "riskier clients" in the sight of financial institutions, despite the fact that when all other elements are in place, there is no significant difference in productivity between men and women. Despite these obstacles, women's economic involvement is essential for post-conflict economies to recover. When male relatives are killed or injured during insurgencies or war, women are frequently the only survivors left to support their families, and they are often among the most credible individuals in society, considering their exclusion in violent acts during conflicts. Women who earn money utilize it to support their children. Women's socioeconomic and political empowerment and involvement are also enhanced through female entrepreneurship.

Women's entrepreneurship is a hot topic in academia and policy circles all around the world. Female entrepreneurs provide insight on the connections between entrepreneurship and wealth development, career decision making, family situation, new venture creation, diplomacy, and a variety of other topics. For several reasons, women's entrepreneurship must be studied separately. The first is that women's entrepreneurship has been highlighted as an essential undiscovered catalyst for economic growth in the last decade. Women entrepreneurs create employment opportunities for themselves and many, and they give society with unique solutions to managerial, organizational, and business difficulties, as well as the utilization of entrepreneurial chances, by being distinctive. Nevertheless, the purpose of this research is to look at not only the problems that women entrepreneurs face, but also to fill a vacuum in the literature on how to overcome those challenges in order to enable women entrepreneurs in North Eastern Nigeria thrive.

### 1.2 Research Questions of the paper

Following the research's problem definition, the paper aims to address the following question

1. What are the current challenges affecting the long-term development of women's entrepreneurship in North-Eastern Nigeria?
2. What can be done to meet such dilemmas while also greatly reducing them?

### 1.3 Objective of the paper

This research aims to add to the limited literature on women's entrepreneurship development by examining the problems that women entrepreneurs confront in Nigeria's north-eastern region. As a result, the study's goals are to:

1. Identify the barriers to long-term women's entrepreneurial success in North-Eastern Nigeria.
2. Provide solutions to the predicaments that are impeding the development of women's entrepreneurship in North-Eastern Nigeria.

## 2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Formal education, training, and growth can help you become a better entrepreneur. Entrepreneurship necessitates the use of one's energy and passion to develop and implement creative ideas and innovative solutions. The capacity to construct a productive enterprise team; innovative prowess to harness resources required; essential abilities to build a strong business plan; and, ultimately, vision to perceive prospect where others see negativity, ambivalence, and disarray are all critical aspects.

Many enterprise owners all over the globe have ravaged the environment without regard for survival. Within the business sector, entrepreneurs want development and profit. They are perpetual innovators, continually looking for new ways to expand their market share in a competitive market. They are trailblazing individuals who start one business after another and invent after invention (Fredrick and Kuratko 2010). There are twenty-eight elements in each of three basic types of such skills. The first is the ability to establish a management perspective. Time management, entrepreneurial self-development, managing change for competitive success, decision-making, human resources environment of business, assisting people in learning, team building, project management, re-engineering

## Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria

or business process redesign, total quality management, organizational development, corporate excellence, and people skills are among the thirteen elements in this category (Sagagi 2015).

In the United States, women own approximately 8 million enterprises, contributing for \$ 1.2 trillion in GDP. Women, on average, use more of their earnings on their families' health and education than males. Over the last four decades, women in the United States have risen from 37% to approximately 48% of all jobs. According to some estimates, lowering obstacles to female workforce participation would boost the GDP of the United States by 9%, the Gross domestic product of Europe by 13%, and the Gross domestic product of Japan by 16%. Reducing impediments to equal access to economic opportunities for women might boost total agricultural yields in developing nations from 2.5 percent to 4%. It will also reduce the amount of those who are hungry around the world (The World Economic Forum Gender Gap Report and the Food of United Nations 2014).

### 2.1 Theoretical Review

This research is based on the anthropological hypothesis that cultural norms and beliefs can favorably influence a person's value system and aid in the development of entrepreneurial skills for economic vitality (Akpodono, 2016). According to anthropological theory, the effect of one's culture and societal development creates new ventures. Cultural practices, according to Botha, Nieman, and Van (2008), lead to entrepreneurial attitudes such as invention, which results to enterprise formation behavior. Women entrepreneurs in Nigeria are influenced by culture, conventions, and personal worth. For example, in some parts of Nigeria, most women are not allowed to work, girls' education is discouraged, women are restricted to specific jobs, and involvement of women in politics is prohibited. Women's entrepreneurial behavior and performance are enhanced by placing a high importance on cultural values. Mitchell, Smith, More, Seawright, Peredo, and McKenzie (2002) emphasized that ethnicity has an impact on one's attitude, behavior, and culture, which reflects one's ethno cultural, social, economic, ecological, and political complexity. As a result, cultural settings can influence both attitudes and entrepreneurial development.

### 2.2 Who are Women Entrepreneurs?

"Women entrepreneurs are simply women who engage in total business ventures, who take the risks associated in combining resources in a distinctive manner so as to grab the opportunity noted in their physical surroundings through production of goods and services," according to Okafor and Mordi (2015: 44). Male and female entrepreneurs have different issues when it comes to partaking in entrepreneurial activity.

Is it fair to call all women who sell one tiny item or another all throughout town entrepreneurs? Yes, since, however atomized their firms may be, they all follow the same entrepreneurial ideals and inclinations. One thing to keep in mind is that the majority of women in underdeveloped countries work in the home. The tasks in this domain aren't as well-structured, sophisticated, or organized as those found in traditional businesses. Because household/domestic functions are so complex, convoluted, perplexing, and 'dirty,' the ability to overcome the challenges, risks, and uncertainties while also dealing with more formal and structured activities, as several women do, is a classic embodiment and affirmation of the pleasant character of a true entrepreneur. While some women in Nigeria are born entrepreneurs, I believe the majority learn to be entrepreneurs as they conform and live with the harsh realities of our society. Given the numerous gender-related economic, social, and cultural barriers that limit women in specific relative to men, it's difficult to predict which of these two categories would be more successful as entrepreneurs.

Given the foregoing image and extant research, we may conclude that women business owners in North-Eastern Nigeria are probable to express the following generic features in relative terms:

- Good willingness toward saving, but little savings and fewer bank accounts
- Strong risk hedging inclinations, focusing on locally produced products and tools such agricultural goods storage and trading.
- More responsible borrowing, yet a lack of knowledge of credit products
- Poor knowledge of financial terms and goods. Financial services are less trusted.
- Because of their poor education, they are less concerned about the financial hazards and opportunities.
- In formal situations, less capacity to make informed commercial decisions.
- Possess excellent creativeness
- Are endowed with the ability to persevere and accomplish their goals
- Are great and tolerant parents, and this persistence is generally translated to work.
- Ability to establish a strong commitment to what they value

## Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria

### 2.3 Women, Poverty and Economic Empowerment.

We could ponder the seeming hypothetical question: why is women's business growth so important? According to recent studies (World Bank, 2014), gender disparities in developing countries stifle economic growth. Gender bias is linked to increased hardship, sluggish economic advancement, weaker administration, and a lower living conditions for people. A UNDP investigation found a "extremely strong association" between the UNDP's gender empowerment metric and gender-related development indices, as well as the Human Development Index. According to the research, women made up around 70% of the 1.3 billion individuals living on less than \$1 per day.

Poverty also renders the victim economically incompetent, subjecting him or her to a situation of impoverishment, voicelessness, powerlessness, and even violent behaviour (World Bank 2000; Okojie, 2012). Women are often poorer than men due to their social and economic vulnerability.

UNDP (1995) claimed that 60 percent of the world's poor were women in the 1990s. Thane (1978), Showalter (1987), and Lewis and Piachered (1987), all mentioned in Kalpana (2016), found that women were the poorer sex throughout the twentieth century and have constituted a large percentage of the poor ever since poverty was first identified. This has not altered now as to why women are still the poorer sex; at the very least, we may cite women's generally lower physical strength, which limits them to specific 'soft' responsibilities, making it harder for them to be truly enterprising in the violent economic climate of North-Eastern Nigeria.

When used properly, entrepreneurship development can be a powerful weapon for women's economic emancipation. Women account for 49.9% of Nigeria's population. This indicates that the underrepresentation of women (2%) there in nation's development activities in finance, business, and investment means that over 40% of the population is unable to contribute towards the country's economic progress. About 25-30% of registered firms in Nigeria were owned by women (Halkias et al., 2011). However, the majority of women-owned firms are microbusinesses. According to the United Nations Industrial Development Organization, 66 percent of Nigerian industrial operations are small size businesses headed by women. Because female entrepreneurs are still mostly hidden inside the informal sector, their importance in the Nigerian economic system has not been adequately recognized (Aderemi et al, 2008).

### 2.4 Challenges Facing Women Entrepreneurs in North-Eastern Nigeria

Several studies have showed that North-Eastern Nigerian women are achieving great success in entrepreneurship, but they face a number of obstacles. Sadik is a member of the Sadik family (2010). High rates of company failure, low productivity, and lack of access to finance, credit, and labor are only a few of the issues. Some government strategies that promote economic development are acknowledged to be gender-blind, with women deliberately excluded from most of the programs. Adetayo et al. (2013) researched and analyzed the implementation of many Nigerian government programs in this vein. Their analysis focuses on determining how successful the programs have been in attaining their primary goals of inspiring women participation in economic and social development.

It tried to identify potential implementation gaps and analyze the extent to which these gaps have harmed policy implementation effectiveness (Adetayo et al., 2013). The status and position of women are important variables in determining the success of development in any culture (Olutunla, 2001; Ogunleye, 2004, Ogundele, and Opeifa, 2017). Women are thought to have a lower proclivity for entrepreneurship than men (Koellinger et al., 2008 in Kirkwood, 2016). According to studies by Garba (2011) and Kirkwood (2016), women are less growth driven than men. This could be due to the intrinsic limits that women confront in their entrepreneurial endeavors, which have remained a roadblock to their growth and success. Women's literacy in Africa is often poor, especially among rural inhabitants, thus their commercial activities are limited to retailing and microbusinesses (Aina, 2015).

Some other essential trait of entrepreneurship around the world is the entrepreneurs' willingness to take risks. When it comes to women's risk perceptions, their ability to anticipate risks (ecological, corporate, financial, and operations risks) may be difficult to comprehend. The degree of risk taken by female entrepreneurs is likely to impact their level of participation and success in business. Men are more frequently perceived as risk takers than women entrepreneurs.

Garba (2011) highlighted that if taking risks is a major component for entrepreneurial success, men may be more likely to succeed by nature than women, who are regarded to be contingency averters due to patriarchal household and insecure obligations. All of the difficulties mentioned in the literature apply to the North-Eastern area of Nigeria, although several key challenges have yet to be examined, such as;

#### Religion

Purdah, a religious belief in North-Eastern Nigeria that holds that a woman's primary area or domain is her house, prohibits women from all forms of political and social activity and exacerbates female entrepreneurship in that region (Ahmed, 2007). Even if they have

## **Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria**

proposals and their husbands are against them, or even if they have a superior argument, women here faithfully respect their husbands in everything. Aside from spousal refusal to cooperate for those who are married, females in northern Nigeria are withdrawn from school as soon as a favorable marriage proposal appears, which is why the percentage of female education lowers dramatically as she moves up the educational ladder. This simply adds to their dominance, impotence, helplessness, and poverty because they are unable to start their own enterprises or make autonomous decisions without the permission of their husbands, who are usually uninterested in something outside the home. The challenges raised above are not unique to North-eastern Nigeria; women entrepreneurs in patriarchal societies around the world face conflicting roles at home and at work.

### **Access to Finance**

In north-east Nigeria, women entrepreneurs frequently face financial challenges. Despite the fact that obtaining financing for SMEs is difficult in broad, women in this zone nevertheless face more stringent conditions than males. The main causes of this gender disparity are related to disparities in business sectors, as well as the age and size of female-owned businesses. Lack of managerial expertise, a poor credit history, a fear of taking risks, and a importance for small businesses are all plausible factors. The distribution of microcredit to women helps to bridge this gap somewhat. Microfinance, on the other hand, has the drawback of confining beneficiaries' companies to the micro level due to loan limits. Women's underrepresentation among professional managers not only gives them less direct experience managing enterprises than men, but it also makes it more difficult for women to secure start-up funds. Furthermore, because women earn less on average, they have fewer gross savings and hence have less equity to contribute to attracting substantial start-up funding through equity guaranteed lending schemes.

### **Limited Educational Exposure**

Formal education is a vehicle that allows one to rise above unfavorable circumstances, a key to positive transformation, and a foundation for growth and prosperity (Nwagwu & Ifeanchi, 2009). The literacy level is a powerful tool for determining a person's quality of life. In Nigeria, there is a distinct gender difference in literacy levels, with men being more educated than women. For example, the Federal Office of Statistics (2017) says that male literacy (the capacity to read, write, and comprehend what is read or written) is higher than female literacy in Nigeria, including the north-eastern region. The male and female rates were 69.8% and 36.6 percent, respectively. It has a significant impact on education, as most females in the north-eastern section of the country who marry young must quit school (Danlami and Ranjit, 2018). It usually signifies the end of a girl's desire to attend school for self-improvement, grownup preparation, and ability to contribute to the well-being of her family and community. According to UNDP (2015), women with seven years of education or more marry four years later and have fewer kids than women with no education. Suspending a young girl from school in order to marry her limits a number of possibilities. It inhibits her ability to develop her intelligence, as well as other useful talents, particularly entrepreneurial skills, and her ability to build her own identity. All of these factors have a negative impact on the north eastern region's entrepreneurial development.

Furthermore, the government is concerned about the constant removal of girls aged 14-16 from school for child marriages (Adamu, 2017). In northern Nigeria, similar conditions can be seen in the states of Sokoto, Niger, Kebbi, and Zamfara. According to Adamu (2017), the Hausa/Fulani males of Northern Nigeria do not consider education as a means out of poverty. As a result, they oppose their spouses' desire to run a business or sit at a desk.

As a result, over portion of their female workforce works in heavy, dirty menial occupations. Northern Nigerian women marry on average five years earlier than women in southern Nigeria, where education is more advanced (Adebusoye, 2006). In the north, getting a female to high school is difficult because many of them drop out after primary school to marry.

Furthermore, education is said to clash with the management of women's libido, exposing them to premarital sex among the Hausas. As a result, according to Adamu (2017), a girl is obliged to marry (awrendole) as soon as she reaches puberty, regardless of her level of education or brilliance. In the Southwest, on the other hand, only 26.1 percent of women lacked a high school diploma. According to research, there is a huge disparity between the number of pupils going to

Islamic schools and those going to western-style primary schools in the core northern states. According to figures from the National Primary Education Commission, three times as many children were attending conventional Quranic schools ('makarantar allo') and Islamiyah schools than primary schools in Sokoto and Zamfara States in June 1995. Students leave these schools with no skills or abilities to function in the modern world. These students are best regarded as partly illiterates, as they fail to read and write. According to Adamu (2017), the best education for most women in this region is Quran knowledge and humility to their husbands. The North West and North East of Nigeria have the greatest percentages of married teenagers (73 and 59 percent, respectively) (Singh, S. et al. 2014). This poses a serious danger to their ability to develop entrepreneurial abilities.

## **Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria**

### **Child Marriage, Culture and Ethnicity**

Child marriage is influenced by culture and ethnicity, and is a major hurdle to female entrepreneurship and innovation. The Igbos, Yorubas, Ibibio, Ijaw/Izon, and Ekoi, for example, who are more concentrated in the south, have lower child marriage rates compared to alternative tribes in the north.

Similar differences can be found in terms of religion. Muslim women in northern countries are more likely than Christian women to be wedded as children. According to Okonofua, Muslim women in northern Nigeria account for 69.7% of child marriages, while Christian women account for 29.8%. (2015). This paralyzes the efforts of such innocent girls to start companies to improve their lives, as well as the life of individuals and societies.

### **3.0 FINDINGS**

Even though women business owners are gaining significant attention for their entrepreneurial activities, the study found that they face a number of obstacles, including an insufficient funding for start-up and expansion, an unfavorable business climate as a result of insurgency, which brings with it many of the other social issues, a high level of competition, and a scarcity of trustworthy personnel. Religion, poverty, an inadequate educational ingestion, poor access to finance, a weak financial base, a lack of adequate business acumen, inability to prepare a business plan, family pressure, and other socio-cultural hindrances are all found to be significant barriers to women's entrepreneurship development in North-Eastern Nigeria.

### **4.0 RECOMMENDATIONS FOR MEETING THE CHALLENGES OF WOMEN ENTREPRENEURSHIP DEVELOPMENT IN NORTH-EASTERN NIGERIA**

#### **Reducing Exclusion**

Eliminating women's exclusion from activities, resources, and economic opportunities could significantly boost their enterprising existence and capacities, contributing to the region's women's entrepreneurial development. Women's financial inclusion is a topic that requires a lot of thought and effort. We need to increase the range and reach of financial firms that work to make it more fair for women in business and those who want to start one by developing womenfriendly financial aid policies.

The Central Bank of Nigeria's ongoing attempts to create more women-friendly loan options (low interest rates and longer repayment periods) should be stepped up. Agriculture is among the most viable environments for women's business growth. As a result, factors that promote women's exclusion from the acquisition and use of supplies for agricultural output should be evaluated on a regular basis in order to improve.

#### **Eliminate Household-level Rigidities**

Household rigidities that prevent women from engaging in commercial activity must be identified and addressed. These are linked to women's responsibilities in childbearing and childrearing, as well as other domestic responsibilities. The overall approach is to decrease the inherent burdens through 'livelihood financing,' which entails targeted loans to lower the amount of time women spend on such responsibilities without compromising strength of their commitments to household well-being.

#### **Dedicated Funds**

Dedicated funds have long been a popular way to address vulnerabilities among certain populations. However, politics and policy inconsistency, among other maladies, frequently buffet these funds. Responses are usually in line with one or more international expectations. Nigeria has to build such finances from the ground up because the majority of these money do not reach the people. Honesty in the allocation and utilization of such monies is critical for its success and long-term viability.

#### **Research**

There are several topics that should be investigated in order to improve women's entrepreneurial development in Nigeria's north-eastern society. More research is needed to give empirical evidence/justification for legacy admissions that concentrates policymaking and resource allocation on women entrepreneurs. Education has a cross-cutting impact on the growth rate and advancement of successful women business owners, and research initiatives should look into this. Education has a cross-cutting impact on the growth rate and advancement of successful women entrepreneurs. Furthermore, in light of the exhibitions of the living systems framework, the evolution of the whole life span of women entrepreneurs' businesses should be analyzed, as well as their dependencies on observed variables. Women's entrepreneurship should be encouraged through social and educational policies. To that end, it's important to consider who pays for such research and who sets standards and scope of such investigations.

## Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria

### Education, Awareness Creation and Literacy

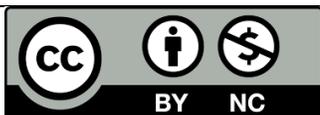
First and foremost, measures aimed at transforming women's perceptions of themselves as being less enterprising than they are required. We must explore measures to promote women's financial literacy. The International Network on Financial Education (INFE) and allied agencies' research and best practices should be evaluated on a regular basis for adoption and feeding into Nigerian women entrepreneurship promotion programs. To alleviate gender inequality, related policy concerns in entrepreneurial education should include expanding women's enrollment in school systems, particularly in agriculture. More money should be set aside in the budget to support continuous and vocational training. More training sessions should be supported and extended to rural regions to strengthen women's capacity to start and grow agribusinesses, prepare strong business plans/feasibility studies, and improve their expertise and experience.

### REFERENCES

- 1) Aderemi HO, Ilori MO, Siyanbola WO, Adegbite SA, Abereijo IO (2008). An assessment of the choice and performance of women entrepreneurs in technological and non-technological enterprises in South-western Nigeria'. *Afr. J. Bus. Manage*, 2(10): 165-176.
- 2) Central Bank of Nigeria (2014) "Annual Report and Statement of Accounts 2014" Abuja, CBN.P43.
- 3) Cooper, D (ed) (2016) 'Sustainable women entrepreneurship: what contribution can we make? London: DFID.
- 4) Daphne Halkias, Chinedum Nwajiuba, Nicholas Harkiolakis, Sylva M. Caracatsanis, (2011) "Challenges facing women entrepreneurs in Nigeria", *Management Research Review*, Vol. 34 Iss:2, pp.221 – 235.
- 5) Hisrich, R.D. and Ozturk, S.A. (2013), "Women entrepreneurs in a developing economy", *The Journal of Management Development*, Vol. 18, pp. 114-24.
- 6) Hofstede, G. (1980), *Culture's Consequences: International Differences in Work- Related Values*, Sage, London
- 7) Halkias, D., Nwajiuba, C., Harkiolakis, N., and Caracatsanis, S.M. (2011). *Challenges Facing Women Entrepreneurs in Nigeria*. *Management Research Review*. 34 (2), p.221-235.
- 8) Garba M. (2011) *Women Entrepreneurship and Development: The Gendering of Microfinance in Nigeria*. Paper presented at the 8th International Interdisciplinary Congress on Women, 21-26 July, 2011, Makerere University, Kampala-Uganda.
- 9) Magaji, S. (2014): "Introduction to Project Evaluation". Sanitex Press. Abuja
- 10) Mordi, C., Simpson, R., and Singh, S. (2010). *The Role of Cultural Values in Understanding the Challenges Faced by Female Entrepreneurs in Nigeria*. *Gender in Management: An International Journal*. 25 (1), p5-21.
- 11) McElwee, G. and Al-Riyami, R. (2003), "Women entrepreneurs in Oman: some barriers to success", *Career Development International*, Vol. 7 No. 8, pp. 339-46.
- 12) NBS (2016) 'Harmonised Nigeria Living Standard Survey 2016.
- 13) Okafor, C., and Mordi, C. (2015). *Women Entrepreneurship Development in Nigeria: The Effect of Environmental Factors*. *Economic Sciences Series*. LXII (4), p43-52
- 14) Okafor, C., and Amalu, R. (2010). *Entrepreneurial Motivations as Determinants of Women Entrepreneurship Challenges*. *Economic Sciences Series*. LXII (2), p67-77.
- 15) Okojie, C.E.E. (2012): "Globalization and the Women's Enterprises; Opportunity and Challenges". UNIFEM Women Entrepreneurs Forum. Lagos
- 16) Okonofua, P. (2015): *Impact of Structural Adjustment Programs on Women and their Household in Bendel and Ogun States, Nigeria*. In: *Structural Adjustment and West African Women Farmers*, Christina H. Gladwin (ed.), Gainesville, University of Florida, p128-150.
- 17) Ogundele G. E. and Opeifa T. B. (2017): *Gender Sensitivity and Marginalized Group: Assessment of Availability of Productive Assets to Women Entrepreneurship Development*. Unpublished Paper. 14p.
- 18) Okoye, Chukwuemeka Uzoma. (2012). 'Livelihood Systems Analysis in Microfinance: a Concept
- 19) Note and Proposal' Presented at The 2016 Faculty Conference of the Faculty of Management Sciences, Nnamdi Azikiwe University, Awka, Nigeria. 29th – 31st July 2016.
- 20) Reuters, (21 September 2013). "Islamists claim gun attack on Nairobi mall, at least 39 dead". Retrieved 22 September 2013. This Day live.com/articles/2013 Budget and Nigeria's Fiscal Consolidation Target. Retrieved on 20/5/13

## Meeting the Challenges of Sustainable Women Entrepreneurship Development in North Eastern Nigeria

- 21) Sanusi Lamido Sanusi (2013) Prologue of Speech at the Official Flag-off of the Financial Inclusion Strategy Pilot Implementation in Borno State. 15th February 2013
- 22) United Nations. Economic Commission for Africa (1990) Abuja Declaration on Participatory Development : The role of women in Africa in the 1990s. Addis Ababa, UNECA
- 23) Woldie, A., and Adersua, A. (2004). Female Entrepreneurs in a Transitional Economy: Businesswomen in Nigeria. International Journal of Social Economics. 31 (1/2), p78-93.



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.