

Assessing the Performance of Women Entrepreneurs in Sokoto State, Nigeria

¹ Abdullahi Shehu ² Maria Abdullahi

¹Department of Economics, Federal University, Birnin Kebbi

²Department of Economics, Sokoto State University, Sokoto

Corresponding Author's email: Shehu.abdullahi@fubk.edu.ng

Abstract

This paper assessed the performance of women entrepreneurs in Sokoto metropolis, Sokoto State, Nigeria. Specifically, the study examined the socio-economic characteristics of women entrepreneurs in Sokoto, assess their entrepreneurial activities, evaluate the challenges they are facing and analyze the impact of these challenges on their performance. The methodology involved descriptive survey using a structured questionnaire administered to a sample of women entrepreneurs in Sokoto State. Data for the study was analyzed using descriptive and inferential statistics. The results of the analysis revealed that women entrepreneurs in Sokoto State predominantly operate in the informal sector, engaging primarily in trade and agriculture. Significant challenges identified include limited access to finance, inadequate skills development opportunities, lack of government support and gender-based discrimination. These challenges, particularly limited access to finance, negatively impacted on the profitability and sustainability of their businesses. The study concluded that women entrepreneurs in Sokoto State face significant hurdles to success, hindering their contribution to economic growth and sustainable development. In line with the findings, the paper recommends the need for the t to develop targeted financial support programs, improved access to skills training and mentorship, increased government intervention and policy support and the implementation of strategies to address gender-based discrimination.

Key words: *Women. Entrepreneurs, Performance, Sokoto*

JEL Classification: C32, F34, P36

I. Introduction

The o women participation in business enterprises has gained increasing attention from policymakers, researchers, NGOs and international agencies, given its potential to foster both economic development and social progress. Globally, women account for approximately 25% to 33% of formal sector businesses (International Labour Organization (ILO), 2021). The involvement of women in income-generating activities has been shown to enhance family income, support education of children, improve health outcomes and contribute to asset building (Adetoyinbo & Otter, 2021). These contributions are vital for sustainable development, especially in developing countries where economic empowerment of women, can significantly influences poverty reduction efforts.

In sub-Saharan Africa, Latin America and parts of Asia, women engagement in both formal and informal sectors continues to rise, particularly in sectors like retail, agriculture and services (World Bank, 2022). the Surveys of World Bank Enterprise (2022) indicates

increasing female participation in entrepreneurship across low- and middle-income countries, driven by changing societal norms, increased access to education, digital technology and targeted support programs.

Despite these positive trends, women face persistent structural and societal barriers that hinder their entrepreneurial activities. Globally, women entrepreneurial activity remains constrained by limited access to finance, inadequate skills and discriminatory cultural norms (GEM, 2023). In Nigeria, women constitute over 50% of the population, yet they own only about 30% of registered enterprises (Wambura et al., 2019). Although approximately 40.7% of working-age women are engaged in early-stage entrepreneurial activities, their enterprises often experience slower growth compared to men businesses (Lawan, 2017). Factors such as limited access to finance, cultural restrictions and inadequate skills contribute significantly to this disparity (Refrence). Non-economic barriers, including social norms, empowerment deficits and a challenging business environment, further restrict ability of women to expand their enterprises (Lawan, 2017).

To support women entrepreneurs and promote gender equality in business, governments and organizations worldwide have introduced initiatives such as access to finance, mentorship and training. The Nigerian government has established policies and institutions, such as the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), aimed at fostering enterprise growth, including support for women entrepreneurs (SMEDAN & NBS, 2017). Despite these efforts, the impact remains limited, especially in regions like Sokoto State, where cultural and religious norms heavily influence women economic participation. Sokoto State, located in the northwest of Nigeria, has a predominantly Muslim population with conservative gender norms that often restrict women's involvement in formal business activities (Nwosu et al., 2015). While women in Sokoto participate in informal and subsistence activities, their representation in registered businesses remains low, with only about 15% of enterprises officially owned by women (NBS, 2020).

Challenges that may likely hinder women entrepreneurial development in Sokoto, include poor access to credit, societal restrictions and balancing family responsibilities. The limited visibility of economic contributions of women further restricts their access to formal support systems and policy interventions. Existing programs, such as those promoted by SMEDAN, have yet to fully address these deep-rooted barriers and their effectiveness in improving women entrepreneurial performance in Sokoto remains under-studied.

The review of related studies indicated that there are limited studies on women entrepreneurship in Sokoto state, Nigeria. While previous studies, such as those by Usman & Kamba (2019), have explored credit access among female entrepreneurs in Sokoto State, they often concentrate on specific aspects like credit drivers without providing a comprehensive analysis of how systemic, socio-cultural, and policy-related factors collectively influence female entrepreneurship in the area. Existing research tends to be generalized at the national level or focused on urban centers, leaving a gap in understanding the unique challenges faced by female entrepreneurs in Sokoto predominantly rural and culturally conservative environment. Therefore, this study aims to fill that gap by providing

an in-depth, context-specific analysis of the barriers and facilitators of female entrepreneurship and credit access in Sokoto State. It will incorporate both systemic and individual factors within the unique socio-cultural landscape of Sokoto state, thereby offering tailored insights and policy recommendations that are more relevant and effective for this specific context.

II. Literature Review

This study employs institutional theory as a framework to appraise the performance of women entrepreneurs in Sokoto State, Nigeria. The theory posits that the legitimacy and success of organizations are significantly influenced by the interplay of cultural, social and regulatory forces (Bruton, Ahluwalia, & Carpenter, 2010; Roy, 1997). These forces, recognized across disciplines including economics (Bonchek & Shepsle, 1996), sociology (Roy, 1997) and organizational theory (Meyer & Rowan, 1991), manifest as formal and informal institutions, ultimately shaping the environment in which businesses operate. Building upon Scott (2007) influential typology, this study will examine the impact of regulative, normative and cognitive institutional forces on the entrepreneurial journey of Nigerian women.

The review of related literature suggests that there existing studies have increasingly focused on the multifaceted determinants and barriers faced by women entrepreneurs across various regions in Nigeria. In Nigeria, Mordi et al. (2020) highlights credit access and family obligations as primary impediments, emphasizing socio-cultural constraints that restrict women entrepreneurial activities. Similarly, Akerele & Aihonsu (2021) identified education level, marital status and household size as significant predictors, underscoring the importance of socio-economic variables. However, these studies often suffer from small sample sizes, limiting their generalizability to the broader Nigerian context. Extending this regional focus, Usman & Kamba (2019) explore credit access drivers in Sokoto State, revealing that credit cost and collateral requirements are critical barriers, yet they do not account for the broader national policy environment that might influence these factors. These studies collectively reveal that financial constraints and socio-cultural norms are persistent obstacles but often lack comprehensive approaches that integrate institutional and policy-level analyses.

On an international scale, studies in Africa and Asia reveal similar patterns of barriers but also highlight different contextual factors. Quartey et al. (2018) in Ghana find family income and fear of failure influence entrepreneurial propensity, with gendered differences in motivational drivers. Nsengimana (2017) in Rwanda emphasizes skills gaps and infrastructure deficits, pointing to systemic issues beyond individual traits. In India, Roy et al. (2017) and Chatterjee et al. (2018) identify individual traits, training and family support as critical, yet they also note that technical skills and government support do not always significantly influence success, suggesting a complex interplay of factors. Meanwhile, in Bangladesh and Sri Lanka, Chowdhury et al. (2018) and Chamani et al. (2017) emphasized institutional barriers such as collateral demands and procedural hurdles. These findings illustrate that while access to credit and entrepreneurial success are

universally challenged by systemic barriers, the specific nature of these obstacles varies contextually, necessitating tailored policy interventions.

III. Methodology

Description of the Study Area:

Sokoto State is located in the Northwestern region of Nigeria, sharing borders with Kebbi, Zamfara, Katsina and Niger Republic. It covers an area of approximately 25,972 square kilometers, making it one of the largest states in Nigeria. The state capital is located in Sokoto, a historic city known for its rich Islamic heritage and as center of learning and culture. The state is predominantly characterized by the Sahelian savannah, with semi-arid climate conducive to pastoralism and dry-season agriculture. The area experiences high temperatures, especially during the dry season, with distinct wet and dry seasons influencing economic activities. Sokoto State has a population of over 4 million people, comprising diverse ethnic groups, predominantly Hausa, Fulani and Muslim, with deep-rooted cultural and religious practices that influence social and economic life.

The economy of Sokoto State is largely agrarian, with agriculture serving as the main livelihood for most residents. Key activities of people in the state include livestock rearing, millet, sorghum and groundnut farming. In addition, trade and small-scale businesses, especially in urban centers and markets, form vital parts of the local economy. The women in the state play significant roles in trading, processing, and household enterprises. The state is also renowned for its Islamic scholarship and traditional institutions. Cultural norms and religious beliefs significantly influence gender roles, economic participation and entrepreneurial activities, especially among women. Traditional practices and conservative social norms often impact access of women to resources, including credit and education.

Over decades, Sokoto state faces challenges such as poverty, limited infrastructure and access to finance, which affect entrepreneurship and economic development. However, the rich cultural heritage, youthful population and increasing interest in small-scale entrepreneurship present opportunities for economic growth and empowerment, particularly for women.

Research Design

The study adopts a descriptive survey research design to systematically collect and analyze data related to women entrepreneur performance in Sokoto State. This approach allows for quantifying performance indicators and understanding the factors influencing entrepreneurial success.

Population of the Study

The target population of the study comprises of women entrepreneurs operating small and medium enterprises (SMEs) within Sokoto State. These include traders, artisans, service providers and farmers involved in entrepreneurial activities.

Sampling Technique:

A two-stage sampling technique was employed as follows:

Stage 1: Purposive sampling where three (3) local government areas (LGAs) were selected and has high female entrepreneurial activity, namely Tambuwal Wamakko and Illela

Stage 2: Simple random sampling was also used in selecting women entrepreneurs within these LGAs.

Sample Size

The sample size for this study was determined using Cochran's formula to ensure representativeness, considering the estimated population of women entrepreneurs in Sokoto State, 95% confidence level and a 5% margin of error (385 as sample).

Data Collection Instruments- Structured Questionnaire

A structured questionnaire was developed and employed in gathering data on demographic characteristics, entrepreneurial activities, performance indicators (such as revenue, profit, business growth), access to resources, challenges faced and support systems. Trained enumerators were employed to administer the structured questionnaire through face-to-face interviews to ensure clarity and completeness of responses.

Data Analysis Techniques

The quantitative data obtained from the questionnaire was analyzed using inferential and descriptive statistics.

Ethical Considerations

Participation was voluntary and informed consent was obtained from all respondents. Confidentiality and anonymity were maintained throughout the study.

IV. Results and Discussion

Demographic Characteristics of Respondents:

The demographic characteristics of women entrepreneurs in Sokoto State shows that the majority are aged 26-45, with the 26-35 age group being the largest. Younger women (15-25) also participate, indicating emerging entrepreneurial interest among youth. Participation among older women (46 years and above) is lower, possibly due to health or social factors. Most women are married, widowed, or single and have diverse educational

backgrounds ranging from no formal education to tertiary level. They come from households of 1-6 members, with larger households being less common. Prior occupations are varied, with traders, formal sector employees and farmers constituting the largest groups. These demographics suggest that policies should target women aged 26-45, support entrepreneurial skill development among youth and address barriers faced by older women to enhance overall entrepreneurial success in the Sokoto state.

Table 1: Descriptive Statistics of Demographic Characteristics of Respondents

Age	Frequency	Percent
15- 25	67	17.4
26-35	93	24.2
36-45	82	21.3
46-55	67	17.4
56-65	39	10.1
66 and above	37	9.6
Total	385	100
Marital status		
Single	97	25.2
Married	93	24.2
Widowed	111	28.8
Divorced	84	21.8
Total	385	100
Education Level of Respondents		
No formal education	63	16.4
Primary education	91	23.6
Secondary education	84	21.8
Tertiary education (e.g., diploma, degree)	89	23.0
Others (please specify)	58	15.1
Total	385	100
Occupation Before Starting the Business		
Farmering	69	17.9
Trading	127	33.0
Homemaker	49	12.7
Employed in formal sector	87	22.6
Others	53	13.8
Total	385	100
Household size		
1-3	147	38.2
4-6	129	33.5
7-9	68	17.6
10 and above	41	10.6
Total	385	100

Source: Authour's computation, 2025

Result on Entrepreneurial Activities among

Most women entrepreneurs in Sokoto State are engaged in trade (34%) and agriculture (29.4%), with smaller numbers in services like tailoring or hairdressing. They tend to have been active for 4-6 years, with many having started with less than ₦50,000, indicating limited initial capital. Most run small-scale businesses, employing 1-5 people, often family members. Their recent entry into entrepreneurship and limited resources pose challenges to growth and performance. These insights highlight the need for targeted support such as access to finance, training and market linkages to enhance their productivity, sustainability and contribution to the local economy.

Table 2: Result on Entrepreneurial Activities

Type of Business you Operate		
Agriculture (e.g., farming, livestock)	113	29.4
Trade (e.g., selling goods)	131	34.0
Manufacturing	21	5.5
Services (e.g., tailoring, hairdressing)	67	17.4
Others	53	13.8
Total	385	100
Number of Years Involved in Entrepreneurial Activities		
Less than 1 year	67	17.4
1-3 years	95	24.7
4-6 years	167	43.4
More than 6 years	56	14.5
Total	385	100
Business Start-up Capital		
Less than ₦50,000	167	43.4
₦50,000 - ₦100,000	93	24.2
₦101,000 - ₦200,000	79	20.5
More than ₦200,000	46	11.9
Total	385	100
Number of employees (including family members)		
None (own sole proprietor)		
1-2	113	29.4
3-5	174	45.2
More than 5	98	25.4
Total	385	100

Source: Authour's computation, 2025

Result on Performance Indicators:

Most women entrepreneurs in Sokoto State earn modest incomes, with 39.2% earning between ₦10,001 and ₦50,000 monthly and only small percentage earning over ₦100,000. Their profits mostly range from ₦5,001 to ₦20,000, indicating small-scale businesses. Many experience slight or no growth, with limited expansion and challenges in scaling up. These patterns suggest barriers like limited access to finance, markets or skills. Targeted support such as capacity building, financial aid, and market linkages are needed to boost their revenue, profitability and growth, ultimately enhancing their contribution to local economic development.

Table 3: Result on Performance Indicators

Current Monthly Revenue		
Less than ₦10,000	87	22.6
₦10,001 - ₦50,000	151	39.2
₦50,001 - ₦100,000	120	31.2
More than ₦100,000	27	7.0
Total	385	100
Average Monthly Profit		
Less than ₦5,000	58	15.1
₦5,001 - ₦20,000	161	41.8
₦20,001 - ₦50,000	112	29.1
More than ₦50,000	54	14.0
Total	385	100
Business growth over the past year		
No growth	88	22.9
Slight growth (up to 25%)	162	42.1
Moderate growth (26%-50%)	56	14.5
Significant growth (>50%)	46	11.9
Expansion of business in the last year	33	8.6
Total	385	100

Source: Authour's computation, 2025

Result on Access to Resources:

Most women entrepreneurs in Sokoto face significant resource constraints, with 59.7% reporting difficulty accessing financing and only 10.9% finding it easily available. A large majority (87.3%) have not participated in entrepreneurial training, limiting their skills development. While nearly half own their business premises, many operate from home, restricting growth opportunities. Additionally, 75.3% sell only in local markets, with limited access to regional or international markets. Addressing these gaps through better financial access, training, and market linkages is essential to boost their business growth and economic empowerment.

Table 4: Result on Access to Resources

Access to financing (loans, grants)
--

Easily accessible	42	10.9
Difficult to access	113	29.4
Not available	230	59.7
Total	385	100
Access To Training or Entrepreneurial Development Programs		
Yes	49	12.7
No	336	87.3
Total	385	100
Availability of Business Premises		
Owned	179	46.5
Rented	67	17.4
Home-based	139	36.1
Total	385	100
Access to Markets		
Local markets only	290	75.3
Regional markets	42	10.9
National markets	41	10.6
International markets	12	3.1
Total	385	100

Source: Authour's computation, 2025

Result on Challenges Faced by Entrepreneurs:

The challenges faced by women entrepreneurs in key issues include poor infrastructure

Table 5: Result on Challenges Faced by Entrepreneurs

What are the Main Challenges you Face in your Business? (Select all that apply)		
Lack of access to finance	312 selected	81.0
Limited market access	27 selected	7.0
Insufficient business skills or training	342 selected	88.8
Cultural or societal barriers	347 selected	90.1
Poor infrastructure (roads, electricity)	379 selected	98.4
Competition from other businesses	139 selected	36.1
Lack of raw materials or supplies	297 selected	77.1
Have You Experienced Any Specific Barriers Related to Gender?		
Yes	121	31.4
No	264	68.6
Total	385	100

Source: Authour's computation, 2025

(cited by 98.4%), cultural and societal barriers (90.1%), and lack of business skills or training (88.8%). Access to finance (81%) and raw materials (77.1%) are major hurdles,

while limited market access (only 7%) restricts expansion. Competition (36.1%) also poses challenges. These issues hinder profitability, growth, and gender equality, requiring targeted efforts to improve infrastructure, skills, financial access, and societal support. Although most entrepreneurs operate without major problems, about 31.4% face significant obstacles that need intervention to enhance overall business success.

Result on Support Systems:

The data shows that only 27.8% of women entrepreneurs are members of women's associations or cooperatives and just 30.4% receive support from government or NGOs.

Table 6 Result on Support Systems

Are you a Member of Any Women Entrepreneurial Associations or Cooperatives?		
Yes	107	27.8
No	278	72.2
Total	385	100
Do You Receive Any Form of Government or NGO Support?		
Yes	117	30.4
No	268	69.6
Total	385	100
What Types of Support Would Most Help Improve Your Business? (Select all that apply)		
Access to affordable finance	378 selected	98.2
Business training and mentoring	383 selected	99.5
Market linkage support	367 selected	95.3
Infrastructure improvements	349 selected	90.6
Policy advocacy and support	321 selected	83.4

Source: Authour's computation, 2025

A large majority (over 98%) emphasize the need for affordable finance, business training, and mentoring to improve their businesses. They also value market linkages (95.3%), infrastructure improvements (90.6%) and policy support (83.4%). Despite recognizing the benefits of support systems, participation and access remain limited, highlighting the need for targeted efforts to increase engagement and provide essential resources to boost the growth and sustainability of women-led businesses.

V. Conclusion and Recommendations The findings from the study titled "*An Appraisal of Women Entrepreneurs' Performance in Sokoto State*" provide comprehensive understandings into the demographic, operational and resource-related challenges faced by women entrepreneurs in the state. The data stresses that while there is active participation

across various age groups, particularly among women aged 26-45, significant barriers hinder their business growth and sustainability.

The predominance of women aged 26-45 suggests that entrepreneurial initiatives are largely concentrated within this active age bracket, indicating a potential for growth if targeted support is provided. The participation of younger women (15-25) points to emerging entrepreneurial interest among youth, which could be nurtured through training and capacity-building programs. Conversely, the lower engagement among older women may reflect social or health-related barriers, signaling the need for inclusive policies that support women across all age groups.

Most women are engaged in trade and agriculture, operating small-scale businesses with limited capital, often employing family members. Their modest incomes and profits highlight the scale of their enterprises, which are constrained by limited access to finance, markets and skills. The dominance of small, often home-based businesses restricts their growth potential, emphasizing the necessity for interventions that improve access to resources such as affordable finance, entrepreneurial training and market linkages.

The challenges faced by these women are multifaceted. Infrastructure deficits, societal and cultural barriers and limited business skills, significantly impede their ability to expand and improve profitability. The minimal access to state and international markets further restricts their growth prospects. These barriers not only limit economic gains but also perpetuate gender inequalities, as economic empowerment of women remains constrained by systemic obstacles.

Support systems currently in place are underutilized, with low participation in women associations and limited engagement with government or NGO support programs. Despite this, there is clear demand for services such as affordable finance, mentorship, market linkage support and policy advocacy. The high valuation of these services indicates that enhancing support systems could substantially improve women entrepreneurs' performance.

These findings imply that for women entrepreneurs in Sokoto State to realize their full potential, targeted interventions are essential. Strengthening women entrepreneurial capacity will contribute to broader economic development, poverty reduction and gender equality in Sokoto. Policymakers, development agencies and support organizations must collaborate to create an enabling environment that addresses these systemic challenges and unlocks the entrepreneurial potential of women in the state

These following recommendations were made to systematically address the challenges highlighted in the study and facilitate the growth and empowerment of women entrepreneurs in Sokoto State.

- i. Facilitate access to affordable credit and microfinance tailored for small-scale traders and farmers. Establish incubators and business development services that provide technical training, market information and entrepreneurial skills to help these women expand and sustain their businesses.

- ii. Implement capacity-building programs aimed at increasing productivity and profitability. Introduce market information systems and network platforms to connect women entrepreneurs with broader markets, including regional and international outlets, to facilitate business expansion.
- iii. Improve access to finance through partnerships with financial institutions to create women-friendly loan schemes. Increase participation in entrepreneurial training by organizing regular workshops, especially in rural and underserved areas. Promote market linkages by establishing cooperatives or trade fairs that connect women entrepreneurs to regional and international markets.
- iv. Invest in improving infrastructural facilities such as roads, electricity and communication networks. Conduct awareness campaigns to challenge cultural and societal barriers, promoting gender equality and women empowerment. Offer targeted training to enhance business skills and provide support for navigating market and raw material access.
- v. Encourage and facilitate participation of women in cooperatives, associations and support networks through awareness campaigns and capacity-building. Increase funding and outreach efforts by government and NGOs to provide accessible business support services, including mentorship, training and financial aid, tailored to needs of women entrepreneurs.
- vi. Formulate and implement comprehensive policies that address infrastructural, financial, educational and societal barriers faced by women entrepreneurs. Foster multi-stakeholder collaborations among government agencies, development partners, financial institutions, and community organizations to create an enabling environment that promotes entrepreneurial growth and sustainability of women.

References

- Adetoyinbo, A., & Otter, T. (2021). Women's economic participation and social development. *Journal of Development Studies*, 57(4), 567-582.
- Aidis, R., Welter, F., Smallbone, D., & Iskenderova, A. (2007). Female entrepreneurship in transition economies: The case of Azerbaijan. *Journal of Small Business and Enterprise Development*, 14(2), 292-309.
- Akerele, D., & Aihonsu, O. (2021). Predictors of female entrepreneurship in Nigeria: Evidence from logit analysis. *Journal of Entrepreneurship and Innovation Management*, 10(2), 45-62.
- Bruton, G. D., Ahluwalia, R., & Carpenter, R. H. (2010). Institutional influences on entrepreneurial activity in emerging economies. *Journal of Business Venturing*, 25(5), 471-487.
- Chamani, R., Kulathunga, P., & Amarawansa, J. (2017). Factors influencing female entrepreneurs' access to credit in Sri Lanka. *International Journal of Business and Management*, 12(4), 89-105.
- Chatterjee, S., Das, S., & Srivastava, R. (2018). Factors influencing success of women entrepreneurs in India: A structural equation modeling approach. *Journal of Business Research*, 92, 152-162.
- GEM. (2023). Global Entrepreneurship Monitor 2022/2023 global report. <https://www.gemconsortium.org/report/gem-2022-2023-global-report>

- Halkias, D., Mastrogianni, C., & Zampetakis, L. (2011). Women entrepreneurs in Nigeria: A study of the institutional environment. *International Journal of Business and Social Science*, 2(17), 105–114.
- International Labour Organization. (2021). Women at work: Trends 202. [https://www.ilo.org/global/publications/books/WCMS_829846/lang--en/index.htm](https://www.ilo.org/global/publications/books/WCMS_829846/lang-en/index.htm)
- McLymont, J. (2008). Nigeria's women's enterprise fund. *Development Policy Review*, 26(4), 491–493.
- Mordi, C., Simpson, R., Singh, S., & Okafor, E. (2020). Female entrepreneurship in Nigeria: Challenges and opportunities. *African Journal of Business Management*, 14(1), 112-123.
- Nsengimana, J. (2017). Barriers to female entrepreneurship in Rwanda: Skills, infrastructure, and systemic challenges. *Rwandan Journal of Economics and Management*, 5(2), 34-50.
- Nwosu, T., Oke, S., & Bello, S. (2015). Challenges of women entrepreneurship in Nigeria: A case study of Sokoto State. *African Journal of Business Management*, 9(11), 413–420.
- Obisesan, O., & Olayide, O. (2020). Constraints facing female entrepreneurs in Nigeria: Evidence from the Nigeria Enterprise Survey. *Nigerian Journal of Development Studies*, 15(3), 78-95.
- Roy, M. J. (1997). Institutionalism. In K. S. Putnam (Ed.), *The Blackwell companion to social theory* (pp. 211–229). Blackwell.
- Roy, R., Tripathy, S., & Tripathy, S. (2017). Factors affecting women entrepreneurs' performance in India. *International Journal of Business and Economics Research*, 6(2), 23-36.
- Scott, W. R. (2007). *Institutions and organizations: Ideas, interests, and identities* (3rd ed.). Sage Publications.
- SMEDAN & NBS. (2017). *Nigeria Enterprise Development Report*. Small and Medium Enterprises Development Agency of Nigeria & National Bureau of Statistics.
- Usman, A., & Kamba, C. (2019). Drivers of credit access among female entrepreneurs in Sokoto State, Nigeria. *Journal of Nigerian Finance and Banking*, 7(2), 56-72.
- Wambura, P., Akinboade, O., & Udegbe, S. (2019). Women entrepreneurship in Nigeria: Challenges and prospects. *African Journal of Economic Review*, 7(2), 112–130.
- Welter, F. (2011). Contextualizing entrepreneurship-Conceptual challenges and ways forward. *Entrepreneurship Theory and Practice*, 35(1), 165–184.
- Welter, F., Baker, T., & Smallbone, D. (2019). Gender and entrepreneurship: An agenda for research and policy. *International Journal of Entrepreneurial Behavior & Research*, 25(2), 263–283.
- World Bank. (2022). Enterprise surveys: Nigeria 2022. <https://www.enterprisesurveys.org/data/exploreconomies/2022/nigeria>