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The Role of Self-Efficacy on Women Entrepreneurship Development in North-Eastern States, Nigeria

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Abstract

The study examined the effect of Self-Efficacy on Women Entrepreneurship Development. in North-eastern States, Nigeria. The study used a structured questionnaire to collect data. A total of four hundred and eighty (480) copies of questionnaires administered to the internal displaced women entrepreneurs who benefited from Victims Support Fund Intervention (women economic empowerment program) in Gujba and Potiskum LGAs of Yobe state, Magumeri and Hawul LGAs of Borno State and Minchika and Gombi LGAs of Adamawa State, out of which four hundred and thirtyseven (437) were returned. Out of the copies of questionnaires returned were found to be useful representing response rate of ninety one percent (91%). The study covers activities of Victims Support Fund Intervention on women economic empowerment program in North-eastern States, Nigeria. The study used quantitative and inferential methods of analysis. Data from the survey was coded, summarized and analyzed using Statistical Package for Social Science (SPSS) version 21.0. Multiple regression analysis was used to determine whether Self-efficacy has effect on Women Entrepreneurship Development in North-eastern States, Nigeria or not, when ($P \leq 0.05$) level of significant. The findings reveal that Self-efficacy has strong effect on Women Entrepreneurship Development in North-eastern States. Based on the findings it is recommended that government should provide strategies and policies to support the sustainability of women economic empowerment of Victims Support Fund Intervention. Women entrepreneurs should be encouraged to participate through relevant skill development programs that are designed to meet their needs. Educational Institutions offering entrepreneurship and other program that empower women should be encouraged to expand the scope of the program to meet the need of various categories of women particularly internally displaced in rural locations, urban cities, market women, illiterate women and semi-literate women who have an ideal mindset to be entrepreneurs.

Keywords: *Self-efficacy; Women entrepreneurship development; Women entrepreneurs; Economic empowerment; North-Eastern Nigeria*

Introduction

Women entrepreneurs in Nigeria confront several barriers that hinder them from reaching their full potential as Kurya, Bature, and Abdullahi (2024) observed that women-owned firms seldom survive beyond the first five years of operation. Regrettably, women's small and medium scale Enterprises face a gloomy reality, with high failure rates and falling GDP contributions (Tagha, 2024). A plethora of research have been undertaken to study ways to reverse the unfavourable declining trend in women's small and medium scale Enterprises' performance (Miao, Qian, and Ma, (2017), Messikh, (2022) Chidi and Fatoki, (2021), Caliendo, Kritikos, Rodriguez and Stier (2023), have found Entrepreneurship self-efficacy as a significant predictor of an individual's Entrepreneurship performance. The idea of self-efficacy is derived from Albert Bandura's (1977) theory of social learning and it is described as an individual's belief in his or her capacity to conduct the behaviours required to attain specified performance outcomes (Bandura, 1994). Scholars have characterized entrepreneurship self-efficacy from a variety of approaches (Newman, Obschonka, Schwarz, Cohen, & Nielsen, 2019). It refers to an entrepreneur's confidence in carrying out a given activity (Doanh and Bernat, 2019). It is an entrepreneur's conviction and confidence in her capacity to do tasks successfully and efficiently (Othman & Hisam, 2020). According to Kurfist (2019), it is the strength of a person's conviction in his or her ability to effectively fulfil numerous jobs and activities as an entrepreneur. Self-motivation is

essential for promoting innovation, economic progress, and personal empowerment (Wardana et al., 2024). Individual female entrepreneurs with strong Entrepreneurship self-efficacy are more likely to seize opportunities, overcome obstacles, and persevere in the face of disappointments. This confidence not only drives Entrepreneurship success, but it also inspires others, resulting in a ripple effect of innovation and growth in society (Shaheen & Al Haddad, 2018). Moreover, given Nigeria's ever-changing economic environment, where conventional job security is uncertain, fostering Entrepreneurship self-efficacy.

H01: Self-efficacy has no significant effect on Women Entrepreneurship Development in North-eastern States, Nigeria.

Concept of Self-Efficacy

Self-efficacy (SE) motivates individuals to shape their behavior and trust their capabilities to pursue a task and perform their roles (Boyd & Vozikis, Citation1994; Chen et al., 1998; Forbes, 2005). Self-efficacy is one's decision to adequately manage a specified state and condition with the skills they possess (Bandura, Citation1977). According to social cognitive behavior; self-efficacy is a precondition for behavioral control (Memon et al., 2019). Thus, Self-efficacy affects every human effort made to achieve their desires and in contrast poor self-efficacy makes it difficult to achieve a given task (McGee et al., 2009). Self-efficacy as a construct is apposite in analysing Entrepreneurship tendency and helps to assess an individual's potential of transforming into intention to be an entrepreneur (Boyd & Vozikis, Citation1994).

In Entrepreneurship literature, Entrepreneur Self efficacy may be considered rather than Self-efficacy (Elnadi & Gheith, 2021; Taneja et al., (2023). One of the contributions of research on entrepreneur Self-efficacy involves its relation with entrepreneur intention. Boyd. Vozikis' (1994) extended Bird's (1988) model of entrepreneur intention and suggested mediating effect of entrepreneur Self-efficacy in determining the potency of entrepreneur intention and the possibility of translating it into entrepreneurship. The conceptualization of entrepreneur intention as proposed by Bandura (1977) is widely accepted and forms the base for Entrepreneurship studies. So on the basis of Bandura (1977) and others, entrepreneur intention can be described as having the necessary competences that can influence one's belief for successfully instituting a new venture (Taneja et al., 2023). In research used McGee et al. (2009) scale to measure the Entrepreneurship Self-efficacy of women entrepreneurs considers Entrepreneurship Self-efficacy as a multi-dimensional construct as (Searching: The idea generation phase, which includes potential entrepreneurs' creative talent and ability to innovate. Planning: the phase, where an entrepreneur makes a detailed outline (plan) for converting the idea into practice. Marshalling: The practical phase in which all the resources (Finance, Human and others) are assembled to take plan into existence. Implementing people & finance: Fourth and fifth phase involves in one's capability to manage the funds and personnel in a corporation).

The growing visibility and involvement of women in business has attracted notable focus from researchers, lawmakers, and supporters, emphasizing the multiple aspects of female entrepreneurship. In recent years, acknowledgment of women as essential players in economic growth has increased, mirroring changes in societal views and the breakdown of old barriers that have long obstructed their Entrepreneurship efforts (Boldureanu et. al., 2020). A key element affecting the success of women entrepreneurs is self-efficacy, the conviction that one needs to reach certain goals. Research shows that higher self-efficacy is linked with better results, covering business achievements and overall life quality a pattern seen in studies on female entrepreneurship dynamics (Newman et al., 2018; Stephan, 2018). Moreover, it is recognized that self-efficacy not only encourages women to take risks but also boosts their ability to bounce back from difficulties. Studies suggest that women with strong self-efficacy are more inclined to pursue Entrepreneurship activities and feel more content with their businesses (Kapoor et al., 2017).

Yet, despite the valuable insights about self-efficacy and business outcomes, there is still a lack of understanding about the complex connections among these factors and broader quality of life measures. Additionally, there are few long-term studies that evaluate the lasting effects of business achievements on women's well-being (OECD, 2021). This gap highlights the need for thorough frameworks that combine psychological, social, and economic elements to offer better insights exploring the experiences of female business owners (Maseda et al., 2021). The study of women entrepreneurs and the interconnections between self-efficacy, business success, and quality of life has grown significantly over the last few decades. Earlier studies primarily concentrated on recognizing the obstacles that women face in entrepreneurship, with scholars like (Boldureanu et al., 2020) pointing out social and cultural barriers limiting opportunities. As research advanced, the emphasis shifted to importance of self-efficacy, a key factor in an Entrepreneurship success. This shift was notably reflected in the work of Newman et al., (2018), who claimed that women's confidence in their abilities directly affects their business results, thereby improving their overall quality of life.

Many studies highlight the critical importance of self-efficacy in women entrepreneurs' journeys, these showing that a strong belief in oneself significantly aligns with business success. Findings indicate that women with higher self-efficacy often set loftier goals, display resilience, and take a proactive stance towards challenges, all of which are vital for Entrepreneurship success (Boldureanu et al., 2020; Newman et al., 2018). Also, this self-efficacy not only boosts performance but also positively impacts overall quality of life, as successful businesses lead to financial independence and personal satisfaction (Stephan, 2018; Kapoor et al., 2017). Considerable proof shows that successful women entrepreneurs improve socioeconomic conditions for themselves and their communities, which in turn reinforces their self-efficacy (Apu et.al. 2024). While obstacles like access to resources and societal biases still exist, studies emphasize how increased self-efficacy can help women navigate these challenges, tapping into available networks and resources more effectively (OECD, 2021; Maseda et al., 2021).

Similarly, Nasima and Shalini, 2019 analysed self-efficacy as women's confidence in Entrepreneurship activities, as well as the influence of women's experience level in Entrepreneurship activities. The results show that self-efficacy as a mediator in the connection of personal variables and women entrepreneurs. Model demonstrates complete mediation, indicating that the performance of female business owners is strong when they have high levels of self-efficacy, regardless of personal characteristics. The investigation into empowering women entrepreneurs through women economic empowerment training, access to grant finance and self-efficacy towards women entrepreneurship development uncovers a complex interaction among various theoretical frameworks. Bandura's social cognitive theory offers a foundation for understanding how self-efficacy shapes Entrepreneurship behaviour, stressing that belief in one’s abilities can notably influence goal-setting and persistence in business ventures (Boldureanu et al., 2020; Newman et al., 2018). In this sphere, studies reveal that higher self-efficacy among women increases their likelihood of pursue Entrepreneurship activities, achieving better business success and greater life satisfaction (Stephan U, 2018; Kapoor et al., 2017).

Additionally, the resource-based perspective posits that women entrepreneurs who have access to resources both tangible and intangible can effectively navigate competitive business landscapes (Karimi S et al., 2014). This viewpoint is complemented by feminist theories that point out systemic barriers limiting women’s Entrepreneurship chances, suggesting that attaining business success often requires not just individual self-efficacy but also external support and resources (OECD, 2021; Maseda et al., 2021). Nonetheless, challenges remain, it is clear that the blend of psychological aspects, such as self-efficacy, with contextual elements like social support systems and mentoring is a core theme in the literature (OECD, 2021). These results are critical as they illuminate the many dimensions of women's Entrepreneurship experiences and the obstacles, they continue to encounter in achieving equal access to resources and opportunities.

Concept of Women Entrepreneurship Development

Entrepreneurship Development is a multifaceted concept that plays a crucial role in fostering economic growth and individual empowerment. At its core, entrepreneurship development refers to a range of activities aimed at improving individuals' abilities to create and manage successful businesses. This includes providing business training, which equips entrepreneurs with essential skills in areas such as business planning, marketing, and financial management (Kumar & Kumar, 2023). Access to finance is another critical component, as financial resources are necessary for starting and scaling businesses. This often involves providing microloans, grants, or venture capital tailored to the needs of entrepreneurs (Zhang & Zhang, 2024). Additionally, mentorship and support networks are vital, offering guidance, advice, and connections that can significantly enhance the success rate of new ventures (Morris et al., 2022). For women entrepreneurs, entrepreneurship development can be particularly transformative. It offers a pathway to financial independence and improved quality of life by allowing them to create their own economic opportunities. This is crucial in rural settings where traditional employment opportunities may be scarce. Effective entrepreneurship development programs are designed to address the specific challenges faced by women entrepreneurs, such as limited access to education and financial services, thereby fostering their ability to start and sustain businesses (Brixiova et al., 2022).

In the last decades, developing nations have seen a rise in female entrepreneurship that has surpassed that of industrialized countries (Rosca, et al., 2020). This trend is expected to continue. It is reported that females in poor nations spend an astounding 90 percent of their income on "human resources," which includes the education, healthcare, and nourishment of their children, in comparison to the males in these countries (Milana & Ashta, 2020). Female entrepreneurs, in comparison to their male counterparts, contribute

much more to the economic growth of impoverished nations. Women entrepreneurs in developing countries supply cutting-edge goods to an expanding middle class at prices that are affordable to the middle class. These kinds of businesses can be found in developing countries. Despite the growing corpus of knowledge regarding female entrepreneurs, very few studies have sought to quantify the exact contribution that female entrepreneurs make to the economies of developing nations. This is although female entrepreneurs are becoming increasingly common.

In middle-income countries, the rate of female entrepreneurship in its early phases is approximately twice as high as it is in high-income countries. This is in comparison to high-income countries. Women business owners, on the other hand, are equally distributed throughout all geographic areas (Sheikh, 2021). In a great number of studies, researchers in the field of entrepreneurship have noted the importance of context at a variety of different levels of aggregation. The term "contextual process effects" refers to shifts in the circumstances of the group as a whole that affect the variable that is of interest (entry into self-employment or firm performance). The independent variable of women's Entrepreneurship ventures acts differently in developing nations in comparison to developed countries. Similarly, research conducted in India typically focuses on business owners in a particular region or rural areas, or they use survey data to explore the factors that motivate people to establish their enterprises Gaur, 2022; Inegbedion, et al., 2022. This is common practice in both of these settings.

Women entrepreneurship has become the fastest-growing class of entrepreneurship globally and has received the attention of many academicians, particularly in recent years. The study of women entrepreneurship has experienced tremendous growth, gaining a worldwide agreement among academicians and providing an understanding of all factors that explain the challenges that women encounter in taking up an Entrepreneurship career (Giuseppina, 2020). Research has shown that women who have made note-worthy success as entrepreneurs have demonstrated certain characteristics in the course of their journey in business, among the characteristics are; courage, vision, passion and persistence. Aside from the characteristics, some functions that women entrepreneurs perform have also been identified, among which are; developing new business ideas, having the prospects of starting new enterprises, undertaking risks and coping with economic challenges, job creation, introducing new ideas of innovation, contribute to family’s income, overall economic growth and balance territorial development (Urmila, 2020).

Women’s Entrepreneurship activities continue to generate socioeconomic benefits in many global regions (Cochran, 2019; Henry et al., 2016; Nair, 2020; Ramadani et al., 2017). Existing and recent scholarly research (see for instance: Henry et al., 2016; Ogundana et al., 2021; Ojong et al., 2021) has shown that women make significant social and economic contributions as breadwinners of many households within the developing world. For instance, their Entrepreneurship activities within the sub-Saharan African region are credited with the reduction in the rates of prostitution and child trafficking (Ogundana, 2020). Furthermore, their engagement in entrepreneurship has led to improved rates of child education in Nigeria. But, despite the benefits of women Entrepreneurship activity, prior studies still spotlight numerous obstacles and constrains affecting women entrepreneurs which include lack of access to money, opportunities, unyielding cultural and societal restrictions and enormous motherhood responsibilities (Ogundana et al., 2021).

Influence of Self-Efficacy on Women Entrepreneurship Development

As self-efficacy facilitates goal-setting, effort investment, persistence when facing barriers, and recovery from setbacks, it measures the perceived ease or personal capability of performing an intended behavior, even against resistance. Thus, if we understand Entrepreneurship decisions and actions as planned intended activities, following Ajzen’s (1991) theory of planned behavior, then higher self-efficacy should influence how individuals act when conducting Entrepreneurship activities, how much effort they put into goal-relevant activities, and to what extent they persevere in their actions, even when they face obstacles. In that sense, individuals with high scores in self-efficacy should be better able to recognize Entrepreneurship opportunities, execute their business strategies, and, consequently, increase the probability that they will achieve a better performance in terms of Entrepreneurship survival (Bandura, 1994). In contrast, individuals scoring low in this personality characteristic may doubt their capabilities and may rather avoid difficult tasks. Their commitments to the Entrepreneurship goals they aim to pursue will be rather weak. When confronted with difficult tasks, they would rather reduce their efforts or even withdraw from their Entrepreneurship activities while pointing to adverse outcomes. Similarly, recovery from setbacks will be rather slow. Therefore, low scores in self-efficacy will be associated with a higher probability of a rather worse start-up performance and higher probabilities of exit from entrepreneurship (Bandura, 1991).

Theoretical Framework

This study was theoretically underpinned on Resource-Based View (RBV), Self-efficacy theory and supported by Social Capital Theory. Resource-Based View (RBV) of the firm emphasizes that the key to a firm's competitive advantage lies in its ability to acquire and utilize valuable, rare, inimitably, and non-sustainable resources. When applied to the context of entrepreneurship development for women entrepreneurs, the RBV theory highlights the importance of resources-such as access to capital, training, and networks-in enabling these women to establish and grow their businesses. Entrepreneurship development programs often focus on providing women entrepreneurs with critical resources such as financial, capital, technical skills, and market access. The theory helps explain how these resources can empower women economically by improving their business capabilities and competitiveness. By acquiring and leveraging these resources, women entrepreneurs can create businesses that are more sustainable and competitive, which in turn contributes to their economic empowerment. The theory underscores the importance of not just obtaining resources but also effectively utilizing them. This aligns with the study's focus on how entrepreneurship development impacts the long-term economic empowerment of women entrepreneurs, emphasizing the sustainable development of valuable resources and capabilities.

Self-efficacy theory is highly relevant to the study of entrepreneurship because an entrepreneurs' belief in their ability to succeed Entrepreneurship Self-efficacy is a strong predictor of Entrepreneurship intentions, actions, and performance. Individuals with higher Entrepreneurship Self-efficacy are more likely to pursue Entrepreneurship careers, take on novel tasks, innovate, persist through challenges, and ultimately achieve business success and growth. Entrepreneurship Self-Efficacy refers to an individual's belief in their ability to successfully perform the various roles and tasks of entrepreneurship. This concept is rooted in the broader theory of self-efficacy developed by psychologist Albert Bandura, which emphasizes the role of self-belief in achieving goals. ESE specifically focuses on the unique set of skills and competencies required in entrepreneurship, such as innovation, risk-taking, and resource management. Entrepreneurship Self-efficacy plays a pivotal role in shaping an entrepreneur's journey. It influences several aspects: Entrepreneurs with high Entrepreneurship Self-efficacy are more likely to take calculated risks and embrace innovative approaches. They believe in their capacity to overcome challenges and are not deterred by the possibility of failure. Entrepreneur is often a roller coaster of successes and setbacks. Those with strong Entrepreneurship Self-efficacy demonstrate resilience, viewing failures as learning opportunities rather than insurmountable obstacles. Entrepreneurship Self-efficacy impacts the setting of challenging yet achievable goals. Entrepreneurs with high self-efficacy set ambitious goals and are more committed to achieving them. Effective mobilization and utilization of resources, including human, financial, and informational, are crucial in entrepreneurship. High Entrepreneurship Self-efficacy individuals are more confident in their ability to gather and manage these resources effectively.

Social Capital Theory is pertinent to the study of entrepreneurship development and the economic empowerment of women entrepreneurs. This theory focuses on the significance of social networks, relationships, and community connections in accessing resources and opportunities essential for Entrepreneurship success. According to Social Capital Theory, the relationships and networks that individuals build can provide valuable resources such as information, financial support, and emotional backing, which are crucial for business endeavors. Social capital plays a crucial role in helping women entrepreneurs access resources. Networks can provide important support such as business advice, financial assistance, and market opportunities. By examining how social capital affects entrepreneurship, the study can uncover how effectively these networks help women entrepreneurs overcome barriers and succeed in their ventures. The theory highlights the importance of mentorship and support networks. Mentors and community connections can offer guidance, encouragement, and practical help, significantly influencing Entrepreneurship outcomes. Understanding how these support systems work can help assess the effectiveness of mentorship programs and community initiatives designed to assist women entrepreneurs. The theory also provides insights into how sociocultural barriers impact women's ability to build and utilize social networks.

Methodology

The researcher used survey design. This study involves the used of structured questionnaires designed on a 5-point Likert scale to measure the responses of the respondents on the impact of Victims Support Fund Intervention on Women Entrepreneurship Development. Multiple and Simple Regression models was employed to analyze the data. Data was elicited from 480 women entrepreneurs who benefited the VSF

Intervention (women economic empowerment programme) in North-eastern states, Nigeria as regards the effect of the intervention on their business.

Results of Findings

Table 1: Regression analysis of the influence of SE on WED in Northeastern, Nigeria

Model	df	F	PF(Sig)	B	Remark
Regression	1	157.744	0.000b	0.52	Significant
Residual	8660.959				
Constant				31.074	
SE				0.121	

R = 0.52a; R2 = 0.272

Table indicated that at F (1, 8660.959) = 157.744 and PF(Sign) = 0.000b (which is less than 0.05 level of significance) predicted that the self-efficacy significantly influences women entrepreneurship development in North-eastern States, Nigeria. The value R = 0.52 indicates high degree of fitness between victim support funds project access to grant finance and women micro enterprises development and R2 = 0.272 indicated that the total variation in self-efficacy in North-eastern States, Nigeria can be explained by the women entrepreneurship development up to 52%. The values in the standardized coefficients (Beta) B column present the regression equation as: WED = 31.074 + 0.121 (SE). Hence, there is significant influence Self-Efficacy on Women Entrepreneurship Development in North-eastern States, Nigeria. Moreover, it also indicated that the null hypothesis is rejected and alternate hypothesis is accepted. Consequently, it can be concluded that Self-Efficacy has significant influence on Women Entrepreneurship Development in North-eastern States, Nigeria.

Table 2: Model summary of Self-efficacy on Women Entrepreneurship Development

Variables	Coefficient	Std. Error	T-Values	P-Values	Hypotheses
1(constant)	31.074	1.586	19.595	0.000	Rejected
WESE	0.121	0.10	12.540	0.000	
R	0.521				
R2	0.272				
Adjusted R	0.270				
F-Stats	157.244				

Source: Computer using SPSS21 from Field Survey data, 2026

Table Reveals that the relationship between SE and WED define by R= 0.521 is Positively and statistically moderate. The coefficient of determination of the model (R2 = 0.272), means that 52.1% of the variation in SE is predicted by WED and 47.9% of the variation is explained by others factors that are not captured in the regression model. The result of the ANOVA, shows that the goodness and fit test of the model is statistically significant at 1% (F(1, 8660.959 = 157.244, P<0.05), which implies that VSFI model is a good predictor. The results also depict that the contribution SE on WED is statistically significant (B = 0.52, t = (19.595)=12.540 and PF (Sign) = 0.000). These results reveals that for every increase in SE , it contributes 0.52 increase in WED.

Discussion of Findings

The findings of this study reveals that all the respondents were female because they were the beneficiaries of Victims Support Fund Intervention (Women Economic Empowerment project). The study also sought to establish the average age of all the participants in the study. The average age respondents have indirect impacts on the other factor that determine women entrepreneurship development. The findings indicates that the greatest proportion of respondents is aged between 31 - 40 years which constitute a total of approximately 28 % for respondents population followed by those within the age of 21 - 30 years with 25%,

followed by those below the age 20 years with 17.8.% and followed by those above 51 years with 15.8%.those within the age of 41 -50 years with 13.7.%, the less.

Respondent's average level of education is one of the factors that have been identified in the literature as influencing the women entrepreneurship development. This study established that a significant number of the respondents were those with non formal or other education as Islamiya or Adult learning representing 44.6% of respondent's population while those with First School Certificate represent 28.1%. This followed by those with SSCE/Grade II with 27.2% were the lowest.

Respondent's average level of business experience is another factor that have been identified in the literature as influencing the women entrepreneurship development. The findings indicates that the greatest proportion of respondents were those have 1 - 2 years business experience constitute a total of approximately 75.7 % for respondents' population followed those below 1 year with 24.3%. According to the distribution of marital status, 60.6%of the respondents (265) are married, while 33.9% respondents (148) are widow and 5.5% respondents (24) are Divorces. The distribution of married and widows' respondents are wide range of viewpoints regarding obligation and responsibilities within the family. Gaining and understanding of these differences can help one better understand how respondents' personal circumstances affect their opinions about the study topic.

The reliability of the instrument used for data collection result indicate the Cronbacht's Alpha value of the variable are: Victims Support Fund Intervention Training = 0.912, Access to grant finance (AGF) = 0.910, Mediating Effect of Self-Efficacy (MESE) = 0.886 and Women Entrepreneurship Development = 0.875. This study examines four objectives using multiple regression model, to see the overall iinfluence of Victims Support Fund Intervention and Women Entrepreneurship Development: The mediating effect of self-efficacy in North-eastern States, Nigeria. The result indicated that, all the hypotheses have significant ($P<0.05$). The model summary result of regression analysis for objective one indicates the $R = 0.297$ and the ANOVA test or the F test indicate 40.247 which shows that the data are significant. Objective two has $R = 0.784$ and the ANOVA test indicate 670.639, objective three has $R = 0.521$ and the ANOVA test indicate 157.244 and objective four has $R = 0.833$ and the ANOVA test indicate 836.335 with significance level $P = 0.000$.

Hypothesis: Self-efficacy has no significant effect on Women Entrepreneurship Development in North-eastern States, Nigeria. Based on the finding, this null hypothesis was not supported since the significant level is 0.000.

Summary of Findings

Self-efficacy has significant effect on Women Entrepreneurship Development in North-eastern States, Nigeria. This finding is supported since the significant level is 0.000. Therefore, the null hypothesis is rejected and alternate hypothesis is accepted.

Conclusion

Women's empowerment creates a powerful impact on community, family and the nation at large. Thus, women empowerment can be seen as a vital strategy for any development effort. The study revealed that income level and self-efficacy have significant positive relationships with women's participation in entrepreneurship. The study further revealed that poor economic bases of women have also affected women's participation in entrepreneurial activities. Thus, to help improve the participation of women in entrepreneurship, they should be empowered educationally and economically. The study therefore concluded that better knowledge about women economic empowerment and identifying their particular strengths, weaknesses and opportunities is important to the success of women entrepreneurship development in North-eastern states, Nigeria.

Conclusively, Victims Support Fund Intervention in North-eastern states, Nigeria were neither perfect nor faultless; thereby revealing persistent challenges, which includes logistical and operational problems of the implementation community-based organizations to proper monitor the sustainability of the project at community levels and insecurity related violence in some communities and rude to travels to the beneficiaries' communities. Based on the result of this study, the women entrepreneur's Self-efficacy has a strong effect on the relationship between Victims Support Fund Intervention and Women Entrepreneurship Development in North-eastern states, Nigeria. Nevertheless, the Victims Support Fund Intervention provided a genuine opportunity for larger number of our internally displaced women citizens to exercise their right to be self-empowered to fight poverty, hunger, illiteracy through economic empowerment. Consequently, the project with the support of community-based organizations was able to bring substantial improvement to the internally displaced women in insurgency areas of Boko Haram. Although, this improvement is yet to reach a

level of perfection whereby there will be a general acceptability of the peaceful society. Finally, the study seeks to crave the indulgent of all Nigerians and other development partners on humanitarian society to support the cost of internally displaced women entrepreneurs in the North-Eastern, Nigeria.

Recommendations

Based on the findings of the study it is recommended that government should provide programs, strategies and policies to support the sustainability of women economic empowerment after Victims Support Funds Project. This can be through training in entrepreneurship development, working closely with community-based organizations to monitor the sustainability.

Women entrepreneurs should be encouraged to participate through relevant skill development programs that are designed to meet their needs. Educational Institutions offering entrepreneurship and other program that empower women should also be encouraged to expand the scope of the programs to meet the need of various categories of women particularly internal displaced in rural locations, urban cities, nursing mothers, market women, illiterate women and semi-literate women.

Considering the relationship between income level of women and their participation in entrepreneurial activities as revealed by the findings, programs for women up liftmen must integrate the vital dimensions such as formation of social capitals, provision of financial and credit support systems, and enterprises and need based skill development through training.

iv. The internally displaced women entrepreneurs' self-efficacy needs to be regularly supported and monitored to ensure that they invest their resources in something meaningful to give them some degree of economic independence and financial sustainability.

Suggestions for Further Study

Further study should be carried out/conducted on other part of northeast in general where Victims Support Funds Project intervention covered such as education, social infrastructural development, health etc since this study cover only Victims Support Fund Intervention on women economic empowerment. There is need to carry out a similar study to cover women economic empowerment programme as other components like social networking, equipment supports of the project not consider in this study.

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