CRITICAL APPRAISAL OF FACTORS AFFECTING WOMEN ENTREPRENEURSHIP AND HOUSEHOLD WELLBEING IN BIU, LGA BORNO STATE, NIGERIA.

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Abstract

The study examines factors affecting Women entrepreneurial and Household Wellbeing in Biu, LGA Borno State, Nigeria. A qualitative and quantitative approach is adopted to conduct the research study. A primary and secondary source of data gathering was used. The study population consist about 1242 small-scale entrepreneurs. Due to dearth of financial capability, the study made use of Taro Yamane's formula to determined the sample size and approximately 400 participants are selected with the aid of simple random sampling technique and structured questionnaires were administered to the respondents. Simple percentages, were used to tabulate the results while chi-square was used to test the hypotheses. Social network theory was used to backed the study. The results showed that factors such as low electricity supply, infrastructural decay, corruption, inadequate skills, inadequate credit facilities, and security challenge must be addressed quickly in order to create enabling environment for business enterprises generally. The study further established that the aforementioned findings, consequentially have dreadful implication for growth and development in Nigeria. Therefore, the study greatly emphasized as its major recommendation, the need for the government and its agencies to deploy more commitment in order to sustain policies that will advance the headway of women entrepreneurship and Household Wellbeing in Nigeria. To a large extent, it will spur the nation toward achieving SDGs (agenda 9) which, Nigeria is a signatory among comity of the world.

Keywords*: Development, entrepreneurship, women entrepreneurship, Household Wellbeing.*

Introduction

Women entrepreneurs are appearing as potential players in Nigerian's economy. Women are more than 60% of the national population and economically utilizing their potential not only leads to individual growth but household wellbeing. Women entrepreneurship is getting an ever increased attention in the recent era. Lawal and Taiwo (2016). Women entrepreneurship is also getting an ever increased attention in the current era. Scholars and policy makers have realized the importance of the entrepreneurial endeavors of women and are of the view that more like this should come. It is because women entrepreneurs are no less behind in their socio-economic contributions to any country. They have been recognized as the growth engines for the developing economies (Vossenberg, 2013). Evidences proved that women are

appearing as potential players in Pakistan's economy (Niethammer, Saeed, Mohamed & Charafi, 2007). Incomes earned by women contribute not only to their own wellbeing but their households and thereby to over all nations (Blumberg, 2005). In other words, economic growth takes place. The generation of business opportunities in any country is a direct function of entrepreneurial activities. This emanates from idea generation leading to wise and profitable combination of human material and financial resources towards the actualization of pre-determined goals. Accordingly, Anyadike, Emeh, and Ukah (2012) further buttressed that in spite of these human and natural resources notwithstanding, Nigeria is still one of the poorest countries in the world and has one of the highest rates of youth unemployment in sub-saharan Africa amidst its supposedly strong economic growth. The relevance of entrepreneurial development in Nigeria cannot be overemphasized especially in a period where the prices of oil in the international market kept fluctuating considering Nigeria's over dependence on oil as its major source of foreign earnings. Oduwole and Isiah (2020) added that, development is a multiplicity social concept which touches every aspect of human existence without any prejudices to race, coloration, ethics, clans, tribes, physiological compositions or and both material and non-material objects.

Therefore, this paper therefore, seeks to appraise the extent of entrepreneurship by highlighting the critical challenges/factors affecting women entrepreneurship and household wellbeing in Biu, LGA, Bornu State, Nigeria with a view of proposing strategic options towards efficiency and effectiveness. The persistence of high rate of unemployment, low productivity and wide spread poverty remain a major justification for the study.

Objectives of the study

The following are objectives of the study. Thus;

i. ascertain the extent to which the current state of infrastructure can sufficiently change the fortunes of women entrepreneurs and household wellbeing in the country,
ii. determine the extents to which inadequate power supply impact negatively on women entrepreneurial and household wellbeing development in Nigeria,
iii. establish the extent to which corruption critically affect women entrepreneurship and household wellbeing in Nigeria,
iv. examine whether women entrepreneurs have adequate access to credit facilities from commercial banks and other microfinance institutions and
v. finally, **f**ind out whether respondents have access to modern technology for operation.

Review of Related Literature

The subject of entrepreneurship is getting popular among researchers and policy makers since the last few decades. The purpose of this section is to review the extant literature on the subject matter of entrepreneurship, women entrepreneurship, its embeddedness and concept of wellbeing. As the research paper aims to unleash the contributions of "women entrepreneurs" therefore, it seems essential to review the gender specific literature in order to better understand the phenomenon of "women entrepreneurship". Entrepreneurship is as old as man. Ebiringa (2011) opined that entrepreneurship is basically concerned with creating wealth and livelihood through production of goods and services. This results in a process of upward change whereby the real per capita income of a country experiences sustained increase overtime. Harper (2003) reinstated that entrepreneurship is the main mechanism that creates wealth. Nigeria is rich in human resources with abundant tapped and untapped natural resources. Akanwa and Akpanabia (2012) perceived entrepreneurship as the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. Tijani-Alawiye (2004) defines entrepreneurship as the process of adding to the stock of existing small, medium and big enterprises available to a country by creating and promoting many capable entrepreneurs who can successfully run innovative enterprises, nurture them to grow and sustain them, with a view to achieving robust socio-economic development goals. It is also the process of bringing together creative and innovative ideas and doubling them with management and organizational skill in order to combine people, money and resources to meet the identified need and thereby create wealth. A wide body of literature suggest that the personal characteristics like self-realization, independence, need for achievement and goal orientation are same for both men and women entrepreneurs however, differences emerged in the way they manage and run their business (Buttner, 1993). The business ventures owned by women entrepreneurs are small however they contribute towards their selves, their households, and the community by creating value to the individual level, business level, household level and community level (Lepeley, Kuschel, Beutell, Pouw, & Eijdenberg 2019). Moreover, women entrepreneurs are socially and culturally embedded in Nigerian society therefore, women entrepreneurship must be studied in its own right and not with gender neutral theories Lawal and Taiwo (2016). The point at which man stopped satisfying only his needs and accommodated the needs of others marked the real origin of entrepreneurship. Lawal and Taiwo (2017) asserted that investment in small business helps in the transformation of the traditional sector. It modernizes the people's perception of life and introduces the use of machines instead of manual labour. Parsa, Self, Njite and King (2005), revealed that many factors have been identified as the possible causes of liquidation of most small and medium enterprises and that many small and medium scale enterprises perish within their first years of establishment and that only five to ten percent of young companies survive, thrive

and grow to maturity. Onugu (2005) identified entrepreneurship challenges in Nigeria to include insufficient capital, lack of focus, inadequate market research, over-concentration on one or two markets for finished products, lack of succession plan, inexperience, lack of proper book keeping, lack of proper records at all, inability to separate business and family or personal finances, lack of business strategy, inability to separate between revenue and profit, inability to procure the right plant and machinery, inability to engage or employ the right caliber of staff, plan lessness, cut-throat competition, lack of official patronage of locally produced goods and services, dumping of foreign goods and over concentration of decision making on one (key) person, usually the owner. In the words, Olorunshola (2003) stressed that, the challenges ranges from constrained access to money and capital markets, shortage of skills, financial indiscipline, inadequate infrastructural base, poor implementation of policies, poor management practices and low entrepreneurial skills, restricted market access, to over bearing regulatory and operational environment. Rae (2006), also described learning as an integral part of entrepreneurial process in which human and social factors are as important as the economic factors. He defined entrepreneurial learning as a dynamic process awareness, reflection, association and application that involves transforming experience and knowledge into functional learning outcomes.

Theoretical Orientation

Social network theory was a well-known theory of entrepreneurship that suggests the success of entrepreneurs influence by the size, strength, and diversity of their social networks (Granovetter 1973). Since Nigeria is a country with informal economy and a culture of collectivism, social networks are important for entrepreneurship (Tengeh and Nkem 2017). Social networks are series of social connections that put a person in direct contact with another and eventually more people through them. It plays a crucial role inclusion of women. Women entrepreneurs with more robust and diverse social networks are more likely to succeed than those with weak or limited networks. Social network help women entrepreneurs easily overcome the barriers to entry into the formal economy.

Relevance of Social Action Theory to the Research Study

The significance of this theory to the study brings about the expectations that every action is based on how individuals attach meaning to different phenomena and how they react to these phenomena. Weber's argument carefully provides an answer to this, that the theory (social action) tries to understand how individual(s), either male or female, will be *resolute and negotiate between their personal desires and the social pressures that largely determine and adjust their actions*. Therefore, this study' principal objective which, focused on high rate of unemployment, low productivity and wide spread poverty remain a major justification for the study – Factors Affecting women Entrepreneurial Development and household wellbeing in Biu, Bornu State, Nigeria.

This largely depend on the individual(s) freeing him/herself by seizing available opportunities in knowledge attainment, entrepreneurial-wise and any other forms of opportunities without bothering much about socio-cultural predispositions or imposed orientations by the West or even primordial sentiments. Substantiating the above contention further; Weber's suggestions on social action theory, for instance, in Lagos State to be specific, females are seen to engage in commercial tricycles (popularly known as *Keke Maruwa*) transport business for commuters as a means of livelihood. So also, males equally work in salons as stylists, despite the fact that it is assumed to be females' job. Hence, it is all about acquisition of skills, wherewithal and enabling environment to justify one's potentiality as a survival mechanism in a competitive society which, is greatly emphasized in Sustainable Development Goals (SDGs – 9) industrial innovation and infrastructural development.

Factors Affecting Women Entrepreneurial in Nigeria

Several factors tend to influence entrepreneurial development around the world. However, Amabile (1996) and Ward (2006), opined that entrepreneurship and innovative business behavior have been synonymously described as an act of creativity. Hamidi, et.al (2008), further explained that previous experience and earlier exposure to entrepreneurial activities remains a strong positive predictor of entrepreneurial intentions. Several other forces determine the success or failure of entrepreneurship and could be internal or external. Some of the factors responsible for poor women entrepreneurial development and household wellbeing in Nigeria. Thus;

i. Availability of Credit facilities: Most entrepreneurs in Nigeria are unable to grow substantially due to lack of credit. Commercial banks are often times more comfortable with giant business conglomerates and small business owners find it very difficult to access funds. Government through the available microfinance institutions must put strategic structures in place with or without collaterals to avail funds to entrepreneurs either as individuals or cooperatives.
ii. Corruption: The level of corruption in a country remains a challenge to entrepreneurial development. Series of bottlenecks in obtaining licenses and permits etc., due to unnecessary barriers by the bureaucrats involved. Corruption is a major setback as far as entrepreneurial development is concerned in Nigeria. There is need for sincerity of purpose on the part of bureaucrats and entrepreneurs for this remain the only way we can move forward as a country.
iii. Education, Knowledge and Skills: Knowledge is said to be a major source of strength. However, most prospective entrepreneurs are unable to scale through while setting up businesses due to lack of requisite knowledge and skills. A thorough understanding of the business environment and its dynamics remain a veritable tool towards success. Current and prospective entrepreneurs must seek

and continue to seek knowledge and requisite skills in order to excel in many positive ways.

iv. Exposure to Modern Technology: The extent of technological advancement of any country determines the success of entrepreneurs. Nigeria is said to be emerging technologically and once technological apparatus are in place to encourage the big and the small entrepreneurs, then it will be possible to move at a faster pace like China, Korea, Malaysia and Singapore.

v. Government Policy: One of the major determinants of business success is government policy. It could boost or cripple the activities of entrepreneurship in any economy. It is important for entrepreneurs to understand the political, economic, socio-cultural and technological factors inherent in the country in order not to fall victim of ignorance. Having adequate knowledge of a country's legal environment will better the activities of entrepreneurs.

vi. Inadequate and lack of credit facilities remain a major challenge to entrepreneurs. Much is required on the part of government by creating enabling environment that will guarantee internal and external confidence on our business and investment climate. The moment adequate attention is given to entrepreneurial development, there would be much of financial independence and more employers of labour will emerge other than government being the major employer of labour.

vii. Power Supply: This is a very important factor within the domain of entrepreneurial development anywhere in the world. Entrepreneurs and those willing to engage in entrepreneurship in Nigeria encounter series of challenges in the course of their business due to epileptic power supply. Entrepreneurs seek alternative sources of power supply in order to meet up their targets due to the poor nature of power supply in Nigeria. There is the need for the federal government in conjunction with the private sector- partnership to galvanize the issue of power, then the cost of doing business in Nigeria will reduce and this will have a positive multiplier effect on productivity.

viii. Poor State of Infrastructures: The state of a country's infrastructures could make or mar entrepreneurial intentions. Existing entrepreneurs often find it relatively difficult to excel in an economy with poor infrastructures.

ix. Security: No meaningful development can take place without a stable and safe environment and entrepreneurial development cannot be achieved in a chaotic environment and as such it is important for government to create enabling environment for its actualization. Sharma et al., (2012). Brush, et al., (2009). Identified lack of training and financial risk as the major obstacles in way of women entrepreneurs. Some other major hurdles are illiteracy of women entrepreneurs in rural areas, lack of risk bearing capability, infrastructural facilities and lack of awareness Lawal, et al., (2019). On the other side despite of the high level of qualification, expertise and personal abilities, investors and finance providers still hesitate to provide funds to women entrepreneurs. Thus,

the lack of financial capital deprived many potential ventures from being opening up (Moriss et al., 2006). In addition to this, literature identifies the social and cultural norms of the society that further affects women entrepreneurship in Nigeria Taiwo, et al., (2017). An environment that is safe and habitable, expatriates will come into the country leading to adequate knowledge transfer and the inflow of foreign direct investment will be guaranteed.

Methods and Procedure

A descriptive survey research design was used. The area of study is Biu local Government Area, Borno State of Nigeria. Biu, the capital of Biu Emirate, is an LGA in Southern Borno State Nigeria. The Biu LGA was selected, simply as one of the peaceful environments in Borno State as a results of security challenge in other parts of the State. It occupies approximately 5,074 Hectares in a location just 10 kilometers along Biu-Gombe Road. It is parcel of land bounded in the North by Biu-Gombe Road and in the East by Biu-Numan Road. The population of the study area consist of about 1242 made of small-scale entrepreneurs. Due to dearth of financial capability to embark on full scale of the population involved in small-scale entrepreneurship in Biu LGA, the study made use of and approximately 400 respondents are purposely selected with the aid of simple random sampling method for the study. Data obtained for the study were both primary and secondary sources. Structured questionnaires were purposefully administered to obtain relevant information from respondents of Small and Medium Scale Enterprises (SMEs) within the Biu LGA of Borno State. Descriptive statistics, simple percentages, were used to tabulate the results while chi-square, ratio and proportion were used to test the hypotheses generated for the study. A total of 400 questionnaires were adequately completed, retrieved and analyzed.

Results

Adopting a Qualitative Methodological Approach

The Qualitative approach is adopted to explore and keenly understand the dynamic phenomenon of women entrepreneurship and strongly embedded in informal norms of the society in Biu Qualitative method is best suitable to understand the intangible factors culture and traditions as understanding entrepreneurship means knowing in-depth about it and meanings attached to this concept Raco (2018).

Contributions of Women Entrepreneurs towards Their Household Wellbeing

Despite of various cultural and social obstacles, women entrepreneurs are surprisingly making significant contributions towards their household wellbeing (Roomi & Parrot, 2008). The current category is derived from various merged codes and subthemes, providing a picture of women's contributions towards their household wellbeing.

Table: 1 *Contributions of Women Entrepreneurs towards Their Household Wellbeing*

Category	Themes and Sub Themes		Merged Codes
Contributions of Women Entrepreneurs towards Their Household Wellbeing	Contributions towards household Health	Better Physical health	Feeling fresh Being busy keeps active and younger Business aided in dealing health issues Contributions towards family's health expenditures
		Better Mental Health	Mental relaxation Curing depression
	Contributions towards household education	Personal education	Business contribution in getting higher education Meeting university transport costs Hostel fee Children's education in well reputed education institutions
		Education of household members	Meeting education expenses of extended family members
	Contribution towards raising the living standard of household	Transition in consumption pattern	Healthy and good food Purchasing luxuries Branded products Traveling northern areas
		Housing	Purchasing house Purchasing plot Maintenance and repairing of house Payment of house rent Payment of utility bills
		Contributions towards household expenditures	Day to day household expenditures Daughter's marriages expenses

The above category depicts, women entrepreneurs in Biu are making tremendous contributions towards their own as well as their household's education through their small and medium entrepreneurial ventures. Many of the women entrepreneurs revealed during interviews that they are self-financing their education expenses. Many are financing their children's higher education in well reputed education

institutions in Pakistan and are making significant contributions in making their future brighter.

> *"I use my income for paying my children's education costs since their childhood. Now they are studying in semester system which costs heavy amount of fees. I pay all of my children's semester fees. In addition to this, I have to send money each month to my son in Minriga. As he has to pay for his food and accommodation etc., so it became a huge amount in total"* (Rukayat)

Not only their children but some of the women entrepreneurs are also financing the education of their family members other than their children. The data further revealed health of the household as another important indicator of wellbeing. The above category explains the contributions of women entrepreneurs not only towards their own physical and mental health but also towards the health expenditures of their other family members. A number of women entrepreneurs revealed the positive effects of their involvement in entrepreneurial activities on their mental health. Many women entrepreneurs during the phase of data collection revealed that their involvement in entrepreneurial activities is a way out of depressive incidents in their life.

> "In 2017 my mother died with cancer. After 2 months of her death, my father also died. It was the most difficult phase of my life. Within 2 months I lost both of my parents. I left all my business activities. I was suffering with extreme depression those days. My husband advised me to restart my business activities. I restarted gradually and my business helped me in being out of that severe depression. It keeps me busy and I do not get time to get depress even.

The research further unveils the contributions of business in keeping women away from old age depression. The old age women entrepreneurs experience a happier and healthier life which they won't be experiencing without their involvement in entrepreneurship.

> *"I am 67 years old but my work is keeping me active and healthy. My work is keeping me away from old age depression. My business is keeping me as active even I forgot my age that is 67 years"* (Jamilatu)

The category further explored the contributions of women entrepreneurs in curing their own as well as family member's physical illness. Thereby, leads to their household wellbeing.

The research study explored the household wellbeing of women entrepreneurs as per their own evaluations of wellbeing. Thus, women entrepreneurs narrated a number of indicators depicting the raised living standards of their households. After a detailed analysis of the data, contributions of women entrepreneurs towards improving their living standards are found as multifaceted. They with their incomes raised through entrepreneurial ventures are improving their living standards in a variety of ways.

Almost all of the women entrepreneurs are contributing a major part of their incomes in their household expenditures. A majority of them have significantly contributed in alleviating the financial crises of their family. For them the basic motivation to start up was to help and financially assist their male counterparts.

> *"My husband is unemployed since I got married. I also spent days when there was nothing to eat at home. I am very thankful to God that we are also eating better food now. If I leave this work there would be nothing to eat and wear for my children."* (Maryam)

The results in the above category further explored improvement in the living standards of women entrepreneurs and their households. Among many factors indicating a raised living standard, housing has been found as a major indicator. Many women entrepreneurs from poor families running their small entrepreneurial ventures disclosed the contributions of their small businesses in paying rent of their houses.

> "*No this house is on rent. We pay 60,000 per month for this house and credit goes all to my business*" (Aina)

In addition to this, many women entrepreneurs who were earlier living in rented houses were able to purchase land and build houses with their own income as income is the core determinant of house affordability.

> *"Yes our new big house is in phase of construction now days. I will be having a big space for my parlor over there and my business will flourish. I am very excited about that as I can extend my business activities when I will be having a bigger space. No doubt I have contributed a lot in building the house. Without my financial contributions it would not be possible for my husband alone to build our new house"* (Sheeba)

It has been found that women through their incomes rose through their entrepreneurial ventures become capable of benefiting their household in a variety of ways.

Table: 2 *Embeddedness of women entrepreneurs in Informal institutions of the society*

Category	**Themes and Sub Themes**		**Merged codes**
Embeddedness of women entrepreneurs in Informal institutions of the society	Stereotype attitude of society towards working women	Non-supporting family	Conservative minded brothers
			Non supporting in-laws
			The dilemma of early marriage
		Social perceptions towards women owned businesses	Restrictions on business in commercial area
			Reservations on working with men
			Restrictions on adapting strategic marketing strategies
	Patriarchal culture of KP	Work life-family life balance	Family as first priority
			Time management issues
			Motherhood and child care
		Role of women in family	Domestic chores
			Societal and familial pressure on unmarried women
			Change in marital status
	Elicit factors shaping women's choice towards entrepreneurship	Necessity entrepreneur	Unemployment of father/ husband
			Financial issues
		Opportunity entrepreneur	Transformation of skill into business
			Self-reaization

The above category presents a clear picture of how the women entrepreneurs in Biu are embedded in the informal norms of the society. How cultural values and social perceptions about women affect them and their choice towards entrepreneurship. It is clearly evident that the utmost priority of women entrepreneurs is their family and children.

> *"My home is my utmost priority. I know If I do a job, my home will be ignored which I cannot afford on any cost. No matter I am earning in lakhs but what if I am not giving time to my children. I cannot tolerate*

> *seeing my domestic chores undone and everything around untidy"* (Aira)

While being in entrepreneurship, women cannot put their domestic responsibilities on side. This makes the women entrepreneurs as multi taskers while simultaneously coping up with their household responsibilities including child care, taking care of other family members, cleaning, washing and moping etc. as well as their entrepreneurial endeavor.

The data revealed women entrepreneurs in Biu are sometime only and other times supplementary source of income for the family. In case of only source of income, a better life style, extreme financial crises with in the household, husband's unemployment, sickness or death leave them with no option other than self-employment (Source: Researchers field survey 2023).

> *"Definitely women should earn. There may be women who work just for the sake of enjoyment but what will a woman like me do? If there is no one to earns for her children. My husband is sick and not able to earn. He was mentally abnormal before our marriage however, we were not aware about that. I am the only source of income for my family. My sons are not well established yet, they are still studying"* (Nasira Aliyu)

Women entrepreneurs like Nasira Aliyu are sometimes pushed into entrepreneurship for sake of meeting financial needs of the household while sometimes pulled into entrepreneurship for sake of recognition and realization of self-potential.

> *"I am not working for the sake of earning only but for realizing my potential and recognition in the society. I have a huge social circle including very honorable people. This gives me satisfaction. (Nosheen)*

Either being pushed or pulled into entrepreneurship however, women entrepreneurs in Biu society of Biu Emirate often known as the custodians of family's honor carry on their entrepreneurial activities within the limits set by the society for them. Therefore, the phenomenon of entrepreneurship in a Biu society cannot be understood until taking the informal norms of this society into account. Taking in consideration the informal norms, the next category explores the contributions of women entrepreneurs towards their household wellbeing.

The tables below are collection of the results obtained from the questionnaires administered and retrieved for analysis of the 400 respondents within the Biu LGA Borno State, Nigeria. Thus,

Table 3 Respondents' views.

Whether there are strong factors affecting entrepreneurial development in Nigeria.

Responses	No.	Percentage
Strongly Agree	280	70
Agree	120	30
Strongly Disagree	0	0
Disagree	0	0
Indifferent	0	0
Total	400	100

Whether there is adequate power supply for entrepreneurial development in Nigeria.

Responses	No.	Percentage
Strongly Agree	0	0
Agree	70	17.5
Strongly Disagree	200	50
Disagree	130	32.5
Indifferent	0	0
Total	400	100

Whether they have adequate access to credit facilities from commercial banks and other microfinance institutions.

Responses	No.	Percentage
Strongly Agree	50	12.5
Agree	0	0
Strongly disagree	220	55
Disagree	100	25
Indifferent	30	7.5
Total 400 100	400	100

Whether government has been effective in creating enabling environment for entrepreneurial development.

Responses	No.	Percentage
Strongly Agree	2	0.5
Agree	11	2.75
Strongly Disagree	310	77.5
Disagree	10	2.5
Indifferent	67	16.75
Total	400	100

whether entrepreneurship really translates into employment generation in Nigeria

Responses	No.	Percentage
Strongly Agree	270	67.5
Agree	90	22.5
Strongly Disagree	40	10
Disagree	0	0
Indifferent	0	0
Total	400	100

whether corruption critically affect entrepreneurial development

Responses	No.	Percentage
Strongly Agree	0	0
Agree	10	2.5
Strongly Disagree	90	22.5

Disagree	**245**	**61.25**
Indifferent	**55**	**13.75**
Total	**400**	**100**
whether they have access to modern technology for operation		
Responses	**No.**	**Percentage**
Strongly Agree	**0**	**0**
Agree	**10**	**2.5**
Strongly Disagree	**90**	**22.5**
Disagree	**245**	**61.25**
Indifferent	**55**	**13.75**
Total	**400**	**100**

Source: Researchers field survey 2023.

Tables above respectively, depicts that 280 respondents representing 70% strongly agree with the fact that there are strong factors affecting entrepreneurial development in Nigeria while 120 respondents representing 30% agree with the statement and no respondents either disagree or strongly disagree. This means that there are numerous factors affecting entrepreneurial development in Nigeria at the moment. Response on whether there is adequate power supply for entrepreneurial development in Nigeria. It could be seen from table 2 that 200 respondents representing 50% and 130 respondents representing 32.5% disagree and strongly disagree respectively. They were of the view that there is inadequate power supply for entrepreneurial development in Nigeria as no respondents strongly agree with the statement and only 17.5% agree with the statement. Respondent's response on whether they have adequate access to credit facilities from commercial banks and other microfinance institutions. Reveals response on adequate access to credit facilities from commercial banks and other microfinance institutions show that 220 respondents representing 55% were of the view that they do not have adequate access to credit facilities from commercial banks and other microfinance institutions. 25% of the respondents also disagree with the statement. This clearly indicated that they do not have adequate access to credit facilities from commercial banks and other microfinance institutions. This spell doom for small business growth in Nigeria. Responses on whether government has been effective in creating enabling environment for entrepreneurial development. Shows that government has not been effective in creating enabling environment for entrepreneurial development as 310 respondents strongly disagree while 67 respondents representing 16.7% are indifferent. Response on whether entrepreneurship really translates into employment generation in Nigeria. indicated that entrepreneurship really translate into employment generation in Nigeria as 100% representing the majority opinion strongly agree with the statement. On whether corruption critically affect entrepreneurial development depicts that 270 respondents representing 67.5% strongly agree and 90 respondents representing 22.5% agree respectively, while 40 respondents disagree strongly. The above table clearly shows that corruption

critically affects entrepreneurial development in Biu. From the percentages contained in table 8, 71.3% and 25% strongly disagree and disagree respectively that the current state of infrastructure cannot sufficiently change the fortunes of entrepreneurs in the country. No respondents either strongly agree or agree with the statement.

Testing of Hypotheses

Data already analyzed in tables 3, respectively were used to achieve this test; The chi-square (x2) test was employed. In testing the hypothesis, it is important to find out whether the differences in opinion are significant enough to draw conclusion.

To determine the degree of freedom, the researchers use the formula: (c – 1) (r – 1) = (5 – 1) (5 – 1) = 4x4=16 Given 0.05 as the significant level and the degree of freedom =5

Hypothesis one

Ho: Inadequate power supply does not impact significantly and negatively on entrepreneurial development in Nigeria.

Hi: Adequate power supply impact positively and significantly on entrepreneurial development in Nigeria.

Hypothesis two

Ho: Entrepreneurs does not have adequate access to credit facilities from commercial banks and other microfinance institutions.

Hi: Entrepreneurs do have adequate access to credit facilities from commercial banks and another microfinance institution

Hypothesis three

Ho: Corruption does not significantly affect entrepreneurial development in Nigeria.

Hi: Corruption significantly affects entrepreneurial development in Nigeria.

Hypothesis four

Ho: The current state of infrastructure cannot sufficiently change the fortunes of entrepreneurs in the country.

Hi: The current state of infrastructure can sufficiently change the fortunes of entrepreneurs in the country.

Contingency Table

Variable	Table 2	Table 3	Table 6	Table 7	Total
S.A	50	2	0	0	52
A	0	11	10	0	21
S.D	220	310	90	285	905
D	100	10	245	100	455
Ind.	30	67	55	15	167
Total	400	400	400	400	1600

The above represent the various tables: 2, 3, 6, and 7 respectively which, the questions were picked to test the statement of hypotheses using the following formula:

x 2 = Where of = Observed frequency Ef = Expected frequency Df = Degree of frequency X2 0= Calculated chi-square value the corresponding expected frequencies (ef) were computed by using this formula: fe = Where rt = Row total ct = Column ot = Overall total

Finding the chi-square: In computing the chi-square, the value of chi-square which is the summation of the difference between the observed and the expected frequency is computed.
Thus;

f0	**fe**	**fo – fe**	**(fo –fe)2**	**(f0 –fe)2 / fe**
50	13	37	1369	105.31
0	5.3	-5.3	28.09	5.3
220	226.3	-6.3	39.69	0.18
100	113.8	-13.8	190.44	1.67
30	41.8	-11.8	139.24	3.33
2	13	-11	121	9.31
11	5.3	5.7	32.49	6.13
310	226.	83.7	7005.69	30.96
10	113.8	-103.8	10774.44	94.68
67	41.8	25	635.04	15.19
0	13	-13	169	13
10	5.3	4.7	22.09	4.17
90	226.3	136.3	18577.69	82.09
245	113.8	131	17213.44	151.26
55	41.8	13.2	174.24	4.17
0	13	-13	169	13
0	5.3	-5.3	28.09	5.3
285	226.3	58.7	3445.69	15.23
100	113.8	-13.8	190.44	1.67
15	41.8	26.8	718.24	17.18

Level of significance = 0.5, x2 = 21.0 X20 = 579.13 X20 = (579.13) > x2 (21.0) Conclusion Since x20 > x2 that is, the chi-square calculated is greater than chi-square of the critical value, the researchers therefore accept Hi and reject Ho. This indicates that inadequate power supply and lack of adequate access to credit facility impact significantly and negatively on entrepreneurial development in Nigeria and that corruption, current state of infrastructures as well as lack of access to modern technology for operation impact negatively on women entrepreneurial and households wellbeing development in Nigeria

Conclusion

The benefit of women entrepreneurial and household wellbeing development towards nation building is enormous. A careful review of current trends, policies and women entrepreneurial development in Nigeria reveals that women entrepreneurial

and household wellbeing activities in Nigeria are seriously hampered by the current security challenges in the North eastern part of the country because the region serves as serious source of raw materials for so many enterprises in other parts of the country. There is inadequate power supply and entrepreneurs eventually seek alternative sources of energy which is always at exorbitant rates. The current state of infrastructures requires urgent attention in order to meet international standard and better the plight of women entrepreneurs and household wellbeing in the country toward achieving sustainable development goals (Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.) which, Nigeria is a signatory among comity of the world.

Recommendations and Policy Implication

After a thorough review of the study, the following emerged as recommendations;

i. Government Adequate attention should be given to issues of power (electricity) and increase its funding of financial institutions in order to foster lending to entrepreneurs.
ii. Nigerian prospective and current women entrepreneurs and household wellbeing must stop diverting funds granted by government or banks for the purpose of entrepreneurship into other areas far from the original intention (entrepreneurship) in order not to discourage such financial donors in the future and Monitoring and evaluation are paramount and as such providers of funds it would go a long way to curbing corruption.
iii. The security issue is very germane in this regard. Therefore, creation of enabling environment by government will equally encourage foreigners in setting up businesses in our country thereby employing Nigerians and creating avenues for our artisans to be familiar with foreign technology.

Therefore, the major thrust of the paper which apparently demonstrate the policy implication for the study is the need for the Government to match words with necessary action by ensuring adequate provision of wherewithal in all its ramifications in order to galvanize both economic growth, development and sustainability for the citizenry and the nation.

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