



# ANALYSIS OF ISSUES AND CHALLENGES AFFECTING THE PERFORMANCE OF FEMALE MICRO-ENTREPRENEURS IN ADAMAWA STATE, NIGERIA.

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## Abstract

Micro-entrepreneurship contributes significantly to employment, poverty alleviation, and national development in emerging economies such as Nigeria. Women predominate within this segment, particularly within micro and informal sectors. However, female micro-entrepreneurs often experience disproportionately lower performance outcomes compared to their male counterparts due to structural and gendered constraints. Understanding the multifaceted challenges facing women is critical for enhancing enterprise sustainability and economic growth in Nigeria. However, the socio-economic contributions of these entrepreneurs have not been adequately captured, especially in Nigeria. Hence, female micro-entrepreneurs have not been fully utilised in terms of their economic potential. This study highlights the key issues and challenges that are restraining the performance of female micro-entrepreneurs in Adamawa State. Their demographic statistics were obtained from a purposive sample of 100 female micro-entrepreneurs from the three senatorial districts of Adamawa State using a structured questionnaire. Relevant extant literature was also used to complement the data acquired. The survey data were analysed using simple descriptive statistics in the Statistical Package for the Social Sciences (SPSS). The hypothesis was evaluated using ANOVA, yielding an F-statistic at the 0.05 level of significance. The computation for the hypothesis reveals that the F-Cal. (2.97) is less than the F-Tab. (3.8) at the 0.05 level of significance, with degrees of freedom  $k-1 = 2-1 = 1$  and  $n-k = 200-2 = 198$ . Therefore, the computed value is less than the tabulated value; the null hypothesis was rejected and the alternate hypothesis accepted, showing that female micro-entrepreneurs in Adamawa State face some difficulties. We therefore recommend that the government at all the three tiers, should encourage female

micro-entrepreneurs through gender-specific and women-friendly support to make their contributions more substantive.

**Keywords:** Socio-economic, Micro-Entrepreneur, Economic Potential, Performance, Senatorial Districts

## 1. Introduction

Female micro entrepreneurs are women who operate businesses with minimal capital investment, low revenue throughput, and often informal registration. These businesses typically employ fewer than 10 employees and are vital for local economic sustenance. Female micro-entrepreneurs play a crucial role in the global economy. These are women who start and operate small businesses with limited resources, often in sectors such as retail, services, and crafts. They are the backbone of local economies, contributing to job creation and economic growth. While their businesses may be small in scale, their impact is significant. Female micro-entrepreneurs are not only breadwinners for their families but also agents of change within their communities. Female micro-entrepreneurs constitute a significant, untapped source of economic growth in Africa and offer alternatives to diverse forms of poverty alleviation among low-income households, both in rural and urban settings. Scholars' attention to female micro-entrepreneurs is increasingly significant in Africa and beyond.

The contributions of women at the start-up and growth stages of micro, small, and medium-sized enterprises have been essential, notably in the socio-economic development of many developing countries (United Nations, 2006; Kjeldsen & Nielson, 2000). Sani and Danwanka (2011) also reported an increase in the number of female-owned firms in Africa. The growth of female-owned enterprises as

substantial economic agents is significant for their empowerment.

In Nigeria, more than half of the population lives below the poverty line (Oluwasola, 2010; Olawoye, 2007). Women constitute the majority of the unemployed and poverty-stricken. Consequently, many governments at the federal, state, and local levels are extending their policy focus to female entrepreneurs.

Consequently, this research seeks to shed new light on the difficulties and barriers faced by female microentrepreneurs in Adamawa State, Nigeria. This study must address these critical problems. They will surely aid existing initiatives to improve women's economic engagement at the national, state, and local levels, thereby alleviating poverty and unemployment and advancing the Sustainable Development Goals (SDGs).

It is crucial to stress that, when families live in poverty, the mothers typically suffer more (Tisdell, 2002), thereby damaging the well-being of the children significantly. It is worse when youth who do not work or contribute to the economy are affected. In some circumstances, women play a significant role in reducing poverty within their own families, especially when the husband's wage is extremely meagre and cannot satisfy the family's necessities. Female entrepreneurs actually play a complementary role in the fight against poverty in Nigeria. Some research has shown that the rising rate of women's participation in entrepreneurship is related to increased economic pressure and, presumably, greater knowledge arising from higher levels of education (Tambunan, 2008). Therefore, women often engage in commercial enterprises to uplift and empower themselves socially and economically. This research explores the concerns and constraints that limit the operations of female microentrepreneurs in Adamawa State.

### **1.1. The Context of Micro-Entrepreneurship in Adamawa State**

Adamawa State, located in the northeastern geopolitical zone of Nigeria, represents a distinctive socio-economic environment within which micro-entrepreneurship thrives. The state's economy is predominantly agrarian, with vast arable land and human resources that shape the informal and micro business sectors. This economic configuration fosters a reliance on self-employment and small-scale enterprise activities as alternative sources of livelihood owing to limited formal employment opportunities and pervasive poverty (Ndaghu, Murtala, Gwems & Babarinde, 2026).

Micro-entrepreneurship in this context is defined by small business activities often characterized by low capital investment, informal operation, and family labour support. Women, in particular, engage in micro-enterprises in sectors such as food processing, retail trading, tailoring, and agriculture, areas that require minimal startup capital but enable income generation and household sustenance (Hammawa, Hashim & Bappi, 2018). Micro-enterprise activities are considered vital to the socioeconomic well-being of rural and urban poor populations, contributing to poverty alleviation, enhanced rural economic growth, and bridging economic disparities between communities (Hammawa et al., 2018). This reflects broader Nigerian realities where micro-enterprises

function as essential coping strategies for unemployment and underemployment, especially among women and youth.

Studies exploring the entrepreneurial landscape in Adamawa have shown that small and micro enterprises contribute significantly to local economies through job creation and income generation. For example, research in Yola metropolis found that small businesses play a role in tackling chronic unemployment and boosting economic sustainability, despite confronting multiple operational challenges (International Journal of Entrepreneurship and Business Innovation, 2025). Moreover, female micro-enterprises, while under-researched compared to their male counterparts, are increasingly recognized for their economic potential and contributions to household welfare. However, their full potential remains underutilized due to persistent structural, cultural, and institutional constraints (Ndaghu et al., 2026).

Micro-entrepreneurship in Adamawa State operates at the intersection of necessity and opportunity. It is shaped by local economic conditions, labour market dynamics, and socio-cultural factors that collectively influence enterprise creation, survival, and growth. Understanding this context is essential for designing policies and interventions that can strengthen micro-enterprise performance and harness the latent economic potential of women entrepreneurs in the region.

### **1.2 Problem Statement**

The issue of gender disparity in entrepreneurship is well-documented in global literature, but there remains a significant gap in understanding the specific challenges that female micro-entrepreneurs face in developing economies like Nigeria. This gap is exacerbated by a lack of comprehensive studies that examine how these challenges specifically impact the performance of female entrepreneurs in the context of Nigeria. While numerous studies address individual barriers, few provide an integrated analysis of the factors that collectively constrain the performance of women in the micro-enterprise sector (Adesina & Ibrahim, 2023). This article seeks to address this gap by analysing the issues and challenges that affect the performance of female micro-entrepreneurs in Adamawa state, Nigeria.

### **2.1 Theoretical Review**

Entrepreneurship, especially at the micro-enterprise level, plays a pivotal role in the economic development of developing countries like Nigeria. Micro-entrepreneurship, particularly female-led ventures, has been recognized for its potential in poverty alleviation and economic empowerment. However, female micro-entrepreneurs in Nigeria face multifaceted challenges that limit their business performance and growth. This theoretical review seeks to explore the major issues and challenges hindering the performance of female micro-entrepreneurs in Adamawa State, Nigeria, and provide a comprehensive understanding of these barriers based on relevant entrepreneurship theories and frameworks. Examining some underlying principles is required to better grasp the phenomenon of female micro-entrepreneurs and micro-enterprises. This understanding begins with the proper

delineation of what a micro-enterprise is from small, medium, and large-scale enterprises. As with the concept of entrepreneurship, there is no universally agreed-upon definition of a micro-enterprise (Akande et al., 2011; El-Gohary et al., 2008). Furthermore, it is worth noting that even within the same organisation or country, the definition can shift over time. Consequently, the definition can be understood to be individual-, country-, institution-, or agency-specific. However, there is consensus on the attributes or measurements used to describe these enterprises. The definitions of micro, small, medium, and large enterprises employed by scholars and policymakers focus on staff count, initial capital investment, sales volume, asset base, and various financial factors. For numerous Nigerian researchers, such as Ladanu (2009) and Olutunla and Obamuyi (2008), the quantity of employees is an essential aspect. For instance, the National Council of Industries in 2001, based on the number of employees, considered the micro enterprise as one with an employee size of not more than ten, the small-scale enterprise as between 11 and 100, the medium-scale enterprise as between 101 and 300, and the large-scale enterprise as above 300 workers. In addition to staff size, this body also considered overall cost to characterise these firms. In view of the aforesaid, the authors claim that an enterprise with fewer than five employees is a micro-enterprise.

### **2.1.1 Theoretical Frameworks**

This review is anchored on four key theoretical frameworks that provide insights into the challenges faced by female micro-entrepreneurs:

#### **2.2 Resource-Based View (RBV)**

The Resource-Based View (RBV) posits that the performance of an organization is determined by its access to valuable resources (Barney, 1991). In the context of female micro-entrepreneurs, the lack of critical resources such as capital, human capital (skills and education), and social capital (networks and relationships) limits their ability to scale and improve their business performance (Adeniran et al., 2018). Female entrepreneurs in Adamawa State often operate under resource constraints, which affect their business operations and long-term sustainability.

#### **2.3 Social Capital Theory**

Social capital theory emphasises the importance of networks, relationships, and trust in business success (Coleman, 1990). Female micro-entrepreneurs often operate in environments where male-dominated social and cultural norms limit their access to key business networks. In Adamawa, women's social roles are typically confined to domestic spheres, and accessing entrepreneurial networks becomes a significant barrier. Women with limited access to influential networks face challenges in seeking market opportunities, credit facilities, and advice from experienced entrepreneurs (Jaffari & Masood, 2020).

#### **2.4 Gender and Entrepreneurship Theory**

The Gender and Entrepreneurship theory addresses the gender-specific barriers that women face in entrepreneurship, which include societal expectations, discriminatory practices, and unequal access to resources (Ahl, 2006). In Adamawa State, women are subject to patriarchal structures that hinder their economic

participation. These barriers result in limited access to credit, education, and professional training, which directly affects the competitiveness and performance of their businesses (Ajibola & Olorunfemi, 2019).

#### **2.5 The Theory of Planned Behaviour (TPB)**

The Theory of Planned Behaviour (Ajzen, 1991) suggests that entrepreneurial intentions are influenced by attitudes, subjective norms, and perceived behavioural control. Female entrepreneurs in Adamawa State may have entrepreneurial intentions, but their business performance is constrained by limited control over resources, societal pressures, and a lack of skills. The TPB framework can help understand how these factors impact entrepreneurial decisions, risk-taking behaviour, and overall performance.

#### **2.6 Gaps in Existing Research**

While there is a growing body of literature on female entrepreneurship in Nigeria, there are few studies that specifically focus on the challenges faced by female micro-entrepreneurs in Adamawa State. Most existing research is either nationwide or focuses on urban areas like Lagos and Abuja (Okoye & Amah, 2021). This gap in the literature underscores the need for localised studies that explore the unique challenges faced by female entrepreneurs in rural and semi-urban areas of Nigeria, such as Adamawa State.

### **3.0 Hypotheses Development**

#### **3.1 Evidence from earlier studies**

Studies indicate that women in Nigeria engage in entrepreneurship both out of necessity and opportunity. Factors such as unemployment, limited formal employment prospects, and the desire for economic independence push many women into business ventures (Oluwakemi et al., 2023). Within the broader Sub-Saharan context, female entrepreneurship is recognized for its contribution to poverty reduction, household welfare, and job creation, although institutional barriers persist (Ojong, 2021). Female microentrepreneurs experience many barriers related to their gender. Compared to their male counterparts, female microentrepreneurs in Nigeria face numerous impediments that create an unfavorable business climate. These problems include gender roles at home and a lack of education, skills, and access to financial resources.

#### **3.2 Gender roles to perform at home**

One factor that distinguishes most female microentrepreneurs from their male counterparts is the additional responsibility society often places on them as mothers and wives. Family commitments at home limit women from becoming successful businesspeople in Nigeria. Few women can commit all their time and attention to their enterprises, as they must also balance the responsibilities of raising children, managing domestic chores, and caring for older, dependent family members (Starcher, 1996). Most financial institutions do not offer financial support to female microentrepreneurs since there is the possibility that women may close down their enterprises and become housewives at any time. This, however, pushed female micro-entrepreneurs to rely on their savings, as well as on financial capital and loans from relatives and family friends. Married women must balance their businesses and domestic duties to flourish. Moreover, business success for women depends on the support family members provide in their business management and training.

Many women entrepreneurs lack skills and knowledge (Ibru, 2009), underlining the necessity for training, especially in developing nations. Hadary (2004:4) adds that women also tend not to have the needed expertise and experience to start and operate a firm, and that, in most situations, this translates to a smaller probability for success. Acquiring the skills and knowledge needed to operate a company might also be harder for women, as they often have a double job and childcare commitments.

### **3.3 Inadequate exposure to markets**

Recent literature highlights the role of technology and digital platforms in expanding market access for women entrepreneurs. Social media and emerging technologies have reshaped how women in some markets reach customers, network, and manage businesses, indicating that digital literacy is an emerging enabler in the entrepreneurial ecosystem (Olufemi & Amao-Taiwo, 2025).

Entering new markets involves skill, knowledge, and contacts. Women are unable to sell goods and services strategically because women often lack the skills and knowledge to participate in business (Mandipaka, F., 2014). Consequently, female micro-entrepreneurs are often unable to handle both the production and marketing of their products (Mandipaka, F. 2014; Ess). Moreover, a lack of market exposure can leave female microentrepreneurs with limited awareness of what is acceptable in the marketplace. The high cost of creating new business contacts and ties in a new market is a basic barrier for many female microentrepreneurs. Entrepreneurs are expected to keep up with the latest technology and skill advances and should have better-organised management to stay competitive (Nayyar et al., 2007, p. 99). This may necessitate immediate, easy access to more financing, something that female micro-entrepreneurs typically lack. Thus, even when they do have professional ability and training, women are frequently compelled to rely on male specialists for aid. (Mandipak, F. 2014)

### **3.4 Discrimination in a male-dominated culture**

The social and cultural context of Nigeria significantly shapes women's entrepreneurial experiences. Patriarchal norms that position women as homemakers and emphasize family obligations can inhibit women's business engagement and growth. Gender discrimination, lack of family support, and social expectations are documented as critical impediments to entrepreneurial success (Aladejebi, 2020; Ekpe et al., 2014). Research also highlights the influence of formal and informal institutions on women's participation in business, with societal norms often outweighing formal support structures.

Women entrepreneurs also confront discrimination in a male-dominated society. A male-dominated society's discrimination prohibits women entrepreneurs from gaining success. Discrimination can be regarded as discriminating unfavourably or as the perception of distinctions between items. Coleman (2000) points out that banks have underserved women company owners. Moreover, a wider mismatch exists between the number of women entrepreneurs and the financing accessible to them, especially those who require significant loans. This can be

explained by the fact that most firms formed by women are still small and have functioned for only short durations; consequently, they lack the collateral and positive credit histories to receive big capital from financial institutions. Evidence from past studies suggests that women's desire for finance is smaller than men's. Hence, banks view women to be more risk-averse than males, as they tend to request fewer sums when seeking formal funding and often have less access to loan finance than their male counterparts.

Scholars highlight socio-cultural norms as foundational constraints on female entrepreneurship in Nigeria. Traditional gender roles, family expectations, and patriarchal norms reduce women's autonomy and ability to allocate time and resources to enterprise growth (Onoshakpor et al., 2022). Social norms often influence women's entrepreneurial strategies and can limit their engagement in more profitable ventures.

A comprehensive gender-comparative investigation found that female entrepreneurs are more likely to have less experience in financial management (Coleman, 2000). These facts also result in women having a low credit record. Financial firms routinely examine these talents while analysing and limiting possible credit beneficiaries.

### **3.5 Female micro entrepreneurs face increased obstacles in acquiring finance**

One of the most frequently cited barriers in the literature is access to finance. Women entrepreneurs in Nigeria are often constrained by limited access to capital due to patriarchal credit systems, lack of collateral, and gender-biased financial practices. Onoshakpor et al. (2022) found that gendered expectations influence financial access, with women facing greater difficulty securing equitable financing compared to men. Similarly, women micro-entrepreneurs adapt through alternative strategies like community financing, innovation, and customer credit to sustain businesses in environments where formal financial support is inadequate. Access to capital is one of the primary hurdles for female micro-entrepreneurs. The difficulty most start-up female entrepreneurs have in securing loans largely adds to the failure of women's businesses. Fielden and Davison (2010:113) believe that women often have fewer options than men in getting loans for many reasons. Some explanations include a lack of collateral, unwillingness to accept household assets as collateral, and negative opinions of female entrepreneurs (Rahman, M.M., 2010), among others. For example, in Southern Asia, women are frequently thought of as less visible to official financial agencies. As a result, they are awarded fewer than 10% of the commercial credits (Mahbub ul Haq Human Development Centre, 2000). When women do have access to credit, it is typically in limited quantities, and financial institutions analyse if it matches their needs. According to Das (2001:69), uneven access to finance may, of course, be a reflection of inequalities in the choice of sector, educational level, or the amount of loan requested. However, sector choice and educational levels tend to be constrained or influenced by gender; one could conclude that gender stereotypes indirectly lead to inconsistent access.

As already observed, Das (2001:80) acknowledges that entrepreneurs typically require some financial aid to start

their companies, whether through a formal bank loan or cash from a savings account. Women in developing nations have limited access to funds, in part because they are concentrated in poor rural areas with few opportunities to borrow (Starcher, 1996). As seen above, women entrepreneurs confront constrained financial resources and working capital. As a result, they lack access to foreign finances as they cannot guarantee physical security. Very few women possess tangible possessions.

### 3.6 Inadequate female role models

There is a considerable association between the presence of role models and the emergence of entrepreneurs (Shapero & Sokol, 1982). Because female entrepreneurs have not been prevalent in the past, they currently lack close role models. Role models are persons who, through their attitudes, behaviours, and actions, illustrate the attraction and believability of becoming an entrepreneur. Furthermore, the influence of role models is gender-related. That is, another individual of the same gender will have a bigger impact on an individual, as one's objectives and choices tend to be formed by peers of the same gender (Deaux & LaFrance, 1998).

Most women entrepreneurs are likely to fail because they lack these characteristics. Thus, it becomes a struggle for them to be successful businesses. One downside of this idea is that the success of women entrepreneurs, however, depends not on their possession of these skills but on the economic circumstances in which they execute their initiatives.

### 4.0 Research Hypotheses

Based on the above hypothesis development, this research hypothesis is formulated to guide the study

H0: No issues and challenges limiting female micro-entrepreneurs' performance in Adamawa State

### 5. Methodology

This work used a survey research method to collect primary data. The primary data were obtained using a pre-tested structured questionnaire. One hundred and thirty (130) questionnaires were distributed across the three senatorial districts of Adamawa State, namely Adamawa North, Adamawa Central and Adamawa South. According to Hill & MacDougall (2003) and Dillman (2000), a sample of one hundred (100) is large enough to conduct a study of this nature and reach a result. Out of the one hundred and thirty questionnaires (130) distributed, one hundred (100) questionnaires were retrieved. The selection was based on convenience sampling. The analysis was conducted using tables, frequencies, and other simple descriptive statistics in the Statistical Package for the Social Sciences (SPSS) program.

The hypothesis was computed using ANOVA to obtain F-statistics at a 0.05 level of significance.

### 6. Analysis and Discussion

This study is empirical and concerns the female micro-entrepreneurs in Adamawa State. The findings from the demographic characteristics of the entrepreneurs are presented below.

**Table 1: Age Distribution of Sampled Female Micro-entrepreneurs in Adamawa State**

	Frequency	Percent	Cumulative Percent
Valid			
Below 20	7	7.0	7.0
21 – 30	12	12.0	19.0
31 – 40	27	27.0	46.0
41 – 50	37	37.0	83.0
51 – 60	14	14.0	97.0
Above 60	3	3.0	100.0
Total	100	100	

Source: *Field Survey, 2026.*

Table 1 above demonstrates that the majority of female micro-entrepreneurs are aged 41-50 years (37%). About 27% were aged 31-40 years. The lowest figure was seen among women aged 60 and above, that is, 3% of the sampled women. This indicates that women in this age bracket will choose to give their firms over to younger family members.

**Table 2: Educational Qualifications of Respondents**

	Frequency	Percent	Cumulative Percent
Valid			
Master's Degree	3	3.0	3.0
Bachelor's Degree	10	10.0	13.0
Diploma/NCE	19	19.0	32.0
O-Level Certificate	28	28.0	60.0
Primary Certificate	40	40.0	100
Total	100	100	

Source: *Field Survey, 2026.*

The educational level of the sampled female micro-entrepreneurs (Table 2) reveals that roughly 40% of the respondents are primary school dropouts. Moreover, roughly 28% and 19% of the sampled respondents held O-Level and Diploma/NCE qualifications, respectively. About 10% have a bachelor's degree, whereas only 3% have a master's degree.

**Table 3: Marital status of sampled female micro-entrepreneurs**

	Frequency	Percent	Cumulative Percent
Valid			
Married	82	82.0	82.0
Widowed	5	5.0	87.0
Divorced	4	4.0	91.0
Single	9	9.0	100.0
Total	100.0	100.0	

Source: *Field Survey, 2026.*

With respect to the marital position in Table 3 above, roughly 82% of the respondents are married, while about 9% are unmarried. 5% and 4% are widowed and divorced, respectively.

**Table 4: Motivating Factors for Female Micro-Entrepreneurs**

	Frequency	Percent	Cumulative Percent
Valid			
Make money.	29	29.0	29.0
Improve income.	43	43.0	72.0
Independence	17	17.0	89.0
Increase status.	9	9.0	98.0
Govt. assist.	2	2.0	100.0
Total	100	100.0	

Source: *Field Survey, 2026.*

Table 4 above illustrates that around 43% of respondents indicated enhancing their family income as the reason for starting a business, while 29% stated making money. Other female micro-entrepreneurs said that 17% wished autonomy, 9% intended to raise status in society, and only 2% claimed that their motivation was to gain benefits from government-assisted schemes. It is vital to emphasise that the absence of opportunity-based elements, such as market availability and motivating reasons, is essential to understanding the success or failure of organisations. More importantly, it is crucial to understand the elements that encourage female entrepreneurs to establish and launch a firm.

**Table 5: Sources of Start-up Capital**

	Frequency	Percent	Cumulative Percent
Valid Owner's fund	67	67.0	67.0
Relations	22	22.0	89.0
Co-operatives	11	11.0	100
Bank/Govt.	0	0.0	
Others	0	0.0	
Total	100	100.0	

Source: *Field Survey, 2026.*

In Table 5 above, friends and family are not left out in aiding female micro-entrepreneurs at the start-up phase. About 89% of the female micro-entrepreneurs exploited this source. Also, the women entrepreneurs used co-operatives, which accounted for just 11%. It is crucial to highlight the non-utilisation of any bank or government-assisted capital initiatives. The findings support previous research by Eze et al. (2022) and Okoye & Amah (2021), which reported that women entrepreneurs in Nigeria often face more difficulty than their male counterparts in securing financing. This is especially true for micro-enterprises that operate in the informal sector, where access to formal financial systems is limited.

**Table 6: Problems Associated with the Operation of Female Micro-enterprises.**

	Frequency	Percent	Cumulative Percent
Valid Finance	53	53.0	53.0
Market Access	19	19.0	72.0
Information Access	6	6.0	78.0
Inadequate Skills	13	13.0	91.0
Technology	9	9.0	100.0
Total	100	100.0	

Source: *Field Survey, 2026.*

Table 6: The table above highlights the issues encountered by women micro-entrepreneurs; roughly 53% view financing as the key obstacle restricting the viability of their operations. This finding is comparable to those of Francis et al. (2006) in their study of women in Northern Ireland and Heino (2006) addressing micro-enterprise creation in Mexico. The results of this study moreover reveal that market access (19%), access to information (6%), limited skills (13%), and technology (9%) are the challenges limiting the operation of their firms.

**Are female micro-entrepreneurs affected by socio-cultural problems?**

**Table 7: Do socio-cultural factors affect female micro-entrepreneurs in your locality?**

Responses	Frequency	Percentage (%)
Strongly Agree	65	0.65
Agree	30	0.30
Disagree	5	0.05
Total	100	100

Source: *Field Survey, 2026.*

Table 7 above shows that 65% of respondents strongly believe that socio-cultural variables are among the key concerns and challenges influencing female micro-entrepreneurs in carrying out their entrepreneurial operations. For instance, in the area under investigation, women face a double obligation as both spouses and mothers, and, as such, have a restricted opportunity to engage in entrepreneurial activity. This was likewise supported by 30% of the respondents, whereas 5% disagreed. These findings align with the work of Adesina & Ibrahim (2023), who noted that societal norms in Nigeria often place women at a disadvantage in entrepreneurial ventures. The traditional roles assigned to women as caregivers and homemakers limit their involvement in public and economic life, leading to self-censorship and reduced business opportunities.

**Does the educational level attained affect female micro-entrepreneurs?**

**Table 8: Activities of female micro-entrepreneurs are affected by their level of education.**

Responses	Frequency	Percentage (%)
Strongly Agree	50	0.50
Agree	30	0.30
Disagree	20	0.20
Total	100	100

Source: *Field Survey, 2026.*

Table 8 above demonstrates that education is viewed as light in any community, and the inquiry above tries to evaluate whether women's education is linked to female entrepreneurial aptitude in Adamawa State. 50% of respondents strongly believe that the level of education of female micro-entrepreneurs influences their potential for entrepreneurship. 30% of the respondents thought that when women are educated, they excel more than their uneducated counterparts. In comparison, only 20% disagree that education level does not affect the performance of women entrepreneurs, as primary school dropouts are performing well in their firms.

**Do female micro-entrepreneurs have access to credit facilities?**

**Table 9: Institutions such as microfinance banks, the Bank of Industry, agricultural banks, and cooperative societies support female microentrepreneurs in Adamawa State.**

Responses	Frequency	Percentage (%)
Strongly Agree	10	0.10
Agree	20	0.20
Disagree	70	0.70
Total	100	100

Source: *Field Survey, 2026.*

Table 9 above reveals that institutions in the state are responsible for providing financing to help company owners establish firms. Based on the research, roughly 70% disagree that such organisations do not provide financial support to female microentrepreneurs in the state. However, roughly 30% of the respondents claimed that the institutions do support business owners. However, women fail to approach them because of difficulty securing business loans, as well as collateral requirements and complex repayment procedures.

**Table 10: ANOVA Statistics for the Hypothesis**

SOURCE OF VARIATION	MEANS	STANDARD DEVIATION	DEGREE OF FREEDOM	F STATISTICS
Female Micro Entrepreneurs	2.4	0.8	K= 2, n= 198	F Cal. (2.97) F Tab. (3.8)
Level of Challenges	2.6	0.8246		

Level of Significance = 0.05

Table 11 presents the computation for the hypothesis guiding the study. The table shows that the F-Cal. (2.97) is less than F-Tab (3.8) at the 0.05 level of significance, with degrees of freedom  $k-1 = 2-1 = 1$  and  $n-k = 200-2 = 198$ . Hence, the calculated value is less than the tabulated value; therefore, we reject the null hypothesis and accept the alternative hypothesis, which states that issues and challenges are limiting the growth of female microentrepreneurs in Adamawa State. This thus corroborates Lorber and Farrell (1991), who asserted that women entrepreneurs are naturally disadvantaged, which contributes to their inferiority complex and feelings of dependency and, consequently, affects their entrepreneurial growth and success.

## 7.0 Discussion

### 7.1 Implications of Access to Finance

The difficulty in accessing finance is a major barrier to the performance and growth of female micro-entrepreneurs in Adamawa State. The results of this study are consistent with previous research that highlights the gendered nature of financial access (Eze et al., 2022). The inability to secure loans or credit severely limits women's capacity to invest in their businesses, purchase new inventory, or expand their operations. This reinforces the need for financial institutions to adopt gender-sensitive lending practices and offer products tailored to the needs of female entrepreneurs, especially in rural areas.

### 7.2 Socio-Cultural Barriers and Gender Norms

The impact of **gender norms** on female entrepreneurship is another critical finding. In Adamawa State, as in other parts of Nigeria, cultural expectations often restrict women's mobility and decision-making authority, which limits their ability to grow their businesses. This finding suggests that **policy interventions** aimed at changing societal perceptions of women in business are necessary. Programs

that challenge traditional gender roles and promote women's economic empowerment could help alleviate some of these barriers.

### 7.3 Lack of Business Skills

Finally, the lack of business skills among female micro-entrepreneurs is a major hindrance to their success. The demand for training programs in financial management, marketing, and business planning highlights the importance of capacity-building initiatives. Public and private organizations should collaborate to provide business education and mentorship opportunities to women, especially those in rural areas. By improving women's business acumen, these programs could help improve business outcomes and ensure long-term sustainability.

## 8.1 Conclusion

This study has explored the challenges and barriers affecting the performance of female micro-entrepreneurs in Adamawa State, Nigeria. The findings reveal that female micro-entrepreneurs face multifaceted challenges that significantly hinder their ability to grow and sustain their businesses. These challenges include limited access to finance, socio-cultural barriers, regulatory constraints, and a lack of business skills and training. The study has shown that these factors collectively contribute to the suboptimal performance of female-led micro-enterprises, which are critical to the socio-economic development of the region.

## 8.2 Recommendations

Based on the findings of this study, several recommendations can be made to improve the performance and sustainability of female micro-entrepreneurs in Adamawa State, Nigeria.

### 8.2.1 Improve Access to Finance

The most pressing challenge for female micro-entrepreneurs in Adamawa State is access to finance. To address this, financial institutions should:

- Develop gender-sensitive financial products that cater to the needs of female entrepreneurs, particularly those in rural areas. This could include low-interest loans, micro-loans, and grants that do not require collateral.
- Increase financial literacy programs for female entrepreneurs to help them better understand financial management, access funding, and manage credit responsibly.
- Promote alternative financing options such as peer-to-peer lending, crowdfunding platforms, and village savings and loans associations (VSLAs), which have proven effective in many rural settings.

### 8.2.2 Address Socio-Cultural Barriers

Cultural norms and gender roles continue to limit the ability of female entrepreneurs to succeed in business. To address this, policymakers and stakeholders should:

- Promote gender-sensitive policies that challenge traditional gender roles and encourage greater economic participation by women. This can be done through public awareness campaigns that highlight the importance of women's economic empowerment.

- Create mentorship programs that connect successful female entrepreneurs with aspiring women in business, providing guidance, support, and networking opportunities.
- Encourage local communities to support women's businesses through community-based initiatives that promote gender equality and empower women economically.

#### **8.2.3 Enhance Business Skills and Training**

The lack of business skills is a critical challenge that limits the growth of female micro-enterprises. To address this, the following measures should be implemented:

- Establish more business training centers specifically for women, offering courses in financial management, marketing, business planning, and entrepreneurial leadership.
- Partner with universities, NGOs, and business associations to create mentorship and capacity-building programs that provide female micro-entrepreneurs with the skills and knowledge they need to manage their businesses effectively.
- Encourage private sector involvement in supporting training programs for women, such as corporate social responsibility (CSR) initiatives that offer scholarships and training grants for female entrepreneurs.

#### **8.2.4 Foster Networking and Collaboration**

Building strong networks is essential for the success of any entrepreneur. To facilitate this, women should be encouraged to:

- Join business associations and cooperatives that provide a platform for networking, knowledge-sharing, and collective bargaining. This will help women gain access to resources, markets, and business opportunities.
- Participate in national entrepreneurship forums, where they can meet potential investors, partners, and mentors who can help scale their businesses.
- Leverage technology to build online communities of women entrepreneurs who can collaborate, share ideas, and access resources such as funding, training, and market opportunities.

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