



Explicating the Effect of Entrepreneurial Competence and Traits on the Performance of Women Entrepreneurs in Nigeria

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Abstract

Women entrepreneurs possess specific individual traits that prompt them to become entrepreneurs and succeed. However, they are faced with challenges of exhibiting competencies for improved business performance and their business die within the first five years of existence. Therefore, this study investigated the effect of entrepreneurial traits (ET) on the performance of women entrepreneurs in Nigeria. The paper adopted the use of the survey and descriptive and structural design. Five hundred and twenty (520) copies of the questionnaire were administered among the selected Nigerian women in Small and Medium-Scale Enterprises and four hundred and sixty-four (464) were retrieved. Based on the analysis, it was observed that $R^2 = 0.721$, which implies that the performance of Nigerian women in SMEs and competencies collectively and significantly explain 72.1% of the variance in entrepreneurial traits. The implication of this is that entrepreneurs should put strategies in place to ensure that their traits enhance performance in conjunction with the display of competence. The study concluded that the effectiveness of business performance among women-owned SMEs should be based on their abilities to generate new ways of handling the always-changing business environment and engaging in taking risks with the hope of great returns. The study however recommended that there should be SME Owners must engage in competence training for themselves and their employees through seminars, on-the-job training, conferences and mentorship, this will boost competence and in the long run, lead to improved performance.

Keywords: Competence, Traits, Entrepreneur, Performance, Women

Introduction

Women entrepreneurs are referred to as the female gender that participates in total entrepreneurial activities, taking risks involved in uniquely combining resources to take advantage of the opportunities identified through the production of goods and services. Moses, Iyiola, Akinbode,

Obigbemi, and Eke (2015) explained that women entrepreneurs around the world have a significant role in contributing immensely to the economy, and they are making a noticeable advancement to the socioeconomic arena. The involvement of women in entrepreneurship has further supported the determination to end poverty and hunger in

their forms and to ensure the fulfilment of all potentials in dignity and equality in a healthy environment, which is one of the major sustainable development goals (SDGs) as stated in the 2030 agenda document of the United Nations. In the same light, Iyiola and Azuh (2014) also assert that women entrepreneurs contribute a lot of energy, capital resources, and generate new ideas to their communities. Taking an example from the global scene, women own more than 11 million firms in the United States, and they employ almost nine million people, which generates \$1.7 trillion in sales, according to 2017 data from the National Association of Women Business Owners. In a similar vein, evidence found in the report of the survey conducted by Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and National Bureau of Statistics (2013), shows that women-owned business was able to generate 22,591,229 employments across Nigeria.

Extant literature has shown that the economic contribution of women entrepreneurship is increasing and while the governments at various levels have helped to stimulate and support the development of SMEs in Nigeria (Ul-Hassan & Naz, 2020; Ugwu-oju, Onodugo & Mbah, 2020). Studies such as Aladejebi (2018); Garba, Kabir & Mahmoud, (2019) have also recognized the place of traits in ensuring effective operation and engagement of women in entrepreneurial activities. Women's performance in business and at home, according to Orji, Sabo, Abubakar, and Usman (2017), is related to their unique characteristics. It has been observed from the literature that the concepts of 'traits', 'skills', 'competencies', and characteristics have been misconstrued and used interchangeably (Colombo & Grilli, 2005).

Entrepreneurial traits are inbuilt qualities developed over time based on religion, culture, background, parental training, environment, and many more, which differentiates a person from the other. Kerr, Kerr and Xu (2017) acclaimed that women entrepreneurs' performance is traceable to some traits such as openness to experience, assertiveness, creativity, sense of responsibility, versatility, risk propensity, optimism, and motivation. Shmailan (2016) also

added motivations, education and work experience, confidence, risk orientation, networking ability, and management styles as essential characteristics for successful entrepreneurship. However, Al Mamun, Fazal and Muniady (2019) noted that traits could be at best when combined with abilities and personal attributes that are required to deliver effectively in a workplace or a business. The combination of the abilities and personal attributes is known as competence.

Competence is the integration and combination of knowledge and skills that can be observed and measured which contributes to enhanced performance, and ultimately lead to entrepreneurial success (Al Mamun & Fazal, 2018). Entrepreneurial competence can be viewed components that are rooted deeply in one's background and can be acquired from experience (Man & Lau, 2005). The need to possess the required competence such as strategic competence, opportunity competence, organizing competence, relationship competence, and conceptual competence are recognized as equally important to women entrepreneurs to enhance entrepreneurial performance (Seabela & Fatoki, 2014; Umeze & Ohen, 2015). Entrepreneurial competencies are components for entrepreneurial activities, which are seen as behavioral elements (Umar, Cob, Omar & Hamzah, 2018). Despite the increase of women in the involvement of entrepreneurship in Nigeria, experience has shown that traits alone do not often lead to high entrepreneurial performance without taking full advantage of entrepreneurial competence.

Tomal and Jones (2015) have argued that entrepreneurial competence is necessary for the maximum performance of SMEs. Research such as Kerr, Kerr, and Xu (2017) has continued to investigate specific individual traits that prompt people to become entrepreneurs. This suggests that women entrepreneurs in Nigeria start businesses but may not be able to achieve the necessary performance of their businesses without understanding their innate abilities. It is essential to state that the success of any entrepreneurial trait is determined mainly by the entrepreneur's ability to apply them in conjunction with their competencies. Hence,

considering that women entrepreneurs may hardly be able to utilize their entrepreneurial traits maximally, it is therefore imperative that entrepreneurs develop the necessary competence to be able to achieve the desired level of their business performance. Therefore, in proffering solutions to these challenges identified, there is a need to highlight what areas have been covered by existing literature as regards the interplay between the components of entrepreneur traits, competence, and performance of women entrepreneurs to identify the lacuna that exists. Therefore, this study focuses on the moderating role of competence on traits and performance of women entrepreneurs in Nigeria. The specific objectives of this study are to:

1. examine the effect of entrepreneurial traits (ET) on the performance of women entrepreneurs in Nigeria;
2. evaluate the moderating effect of entrepreneurial competence and traits on performance of women entrepreneurs in Nigeria.

Hence the hypotheses are formulated thus:

- i. *H₀: Entrepreneurial Traits do not affect the performance of women entrepreneurs in Nigeria.*
- ii. *H₀: Entrepreneurial Competence do not affect the relationship between*

Entrepreneurial Traits and performance of women entrepreneurs in Nigeria

Methods

The study adopted the use of exploratory and causal study where the researcher engaged the use of the survey and descriptive design. Five hundred and twenty (520) copies of the questionnaire were distributed among the selected Nigerian women in Small and Medium-Scale Enterprise in Lagos and Abuja. The survey questionnaire designed for this study is made up of two parts: Part A describes the demographic characteristics of the respondents; while Part B comprises items that are related to entrepreneurial traits, competence and performance of women entrepreneurs. The items in the questionnaire were adapted from existing literature as demonstrated in Table 1. The researcher made use of the IBM SPSS version 25 to validate and analyse the data collected (Aldrich, 2018). A variance-based model, specifically Structural Equation Modelling (SEM)-Partial Least Square (PLS) showing the predictive path coefficients among the variables selected for this study was employed.

Table 1: Adaptation of Research Items

s/n	Variables	No of items	Sources
1	Entrepreneurial traits	20	Al Mamun & Fazal (2019); Kerr, Kerr & Xu, (2017); and Shmailan (2016)
2	Competence	20	Bird, (1995); Boyatzis, (2008) Stonehouse & Pemberton, (2002); Wani & Butt, (2017) Schenider, (2017) and Tomal & Jones, (2015)
3	Performance	12	Seabela & Fatoki, (2014); Umeze & Ohen, (2015) and Umar, Omar, Hamzah, & Hashim, (2018)

Entrepreneurial traits was measured with four indicators, which include: risk propensity, adaptability, assertiveness and creativity (Kerr, Kerr and Xu, 2017). Performance of women in SMEs was measured with four indicators: market share, perceived customer satisfaction, social performance and business competitiveness

(Umar, Omar, Hamzah, & Hashim, 2018), while the moderating variable, competence was measured with five constructs: conceptual, relationship, opportunity, organising and strategic competencies (Wani & Butt, 2017).

Results

The analysis was divided into two (2) segments. *First*, descriptive statistics was presented to determine the level of satisfaction with the items in the questionnaire as shown in Table 2; and *third*, the use of structural and measurement modelling was demonstrated in Table 3. The demographic variable of the respondents based on data collected depicted that most of the respondents were within the economically active population, with working experience of six years and above in the business. Majority of the

respondents are educated and have their businesses located in Lagos. Evidently, based on these, the information provided by them can be relied upon. Table 2 shows the descriptive statistics of Women Entrepreneurs Competencies. Five dimensions of these competencies such as conceptual competence, relationship competence, opportunity competence, organising competence and strategic competence were used to measure women entrepreneurs' competencies as moderating variable in this study.

Table 2: Descriptive Statistics on Entrepreneurial Traits and Performance of Women Entrepreneurs

	SA	A	D	SD	Ass.1	Ass.2	Ass.3	Ass.4	Ave Mean	Decision
	Fre (%)	Fre (%)	Fre (%)	Fre (%)	Mean	Mean	Mean	Mean		
1 Risk Propensity	103 (22.08)	273 (60.93)	57 (12.33)	22 (4.65)	3.146	2.962	2.949	2.956	3.005	Agree
2 Assertiveness	160 (34.45)	286 (61.55)	15 (3.28)	4 (0.73)	3.139	3.308	3.303	3.450	3.293	Strongly Agree
3 Adaptability	154 (33.18)	288 (62.05)	20 (4.2)	2 (0.5)	3.165	3.303	3.274	3.374	3.273	Strongly Agree
4 Creativity	130 (28.05)	304 (65.53)	27 (5.78)	3 (0.63)	3.073	3.217	3.191	3.369	3.205	Agree

Decision: From the foregoing, the null hypothesis H_0 of this study will be rejected and the alternative hypothesis is accepted. This implies that H_{01} : Entrepreneurial Traits affect the performance of women entrepreneurs in Nigeria.

This hypothesis was tested by regressing the responses on Entrepreneurial Traits and Performance of women entrepreneurs (*Market Share, Perceived Customer Satisfaction, Social Performance and Business Competitiveness*) constructs of the questionnaire.

Table 3: Analysis of Entrepreneurial Traits and Performance of Women Entrepreneurs

Research Paths	Coefficients	R ²	t-value	p-value
H1 Risk Propensity → Market Share	0.962	0.819	115.306	0.000
H2 Adaptability → perceived customer satisfaction	0.822	0.799	28.827	0.000
H3 assertiveness → Social Performance	0.484	0.830	5.544	0.000
H4 Creativity → Business Competitiveness	0.629	0.933	28.249	0.000

Table 4: Descriptive Statistics on Entrepreneurial Competencies and Performance of Women Entrepreneurs

		SA	A	D	SD	Ass. 1	Ass. 2	Ass. 3	Ass. 4	Ave
		Fre (%)	Fre (%)	Fre (%)	Fre (%)	Σ	Σ	Σ	Σ	Σ
Conceptual Competence										
1	ability to analyze	132 (28.4)	278 (59.9)	41 (8.8)	13 (2.8)	2.984	3.125	3.097	3.365	3.14
2	boost the business mission/vision	147 (31.7)	266 (57.3)	49 (10.6)	2 (0.4)	3.127	3.133	3.116	3.434	3.20
3	mental ability to coordinate	155 (33.4)	279 (60.1)	28 (6.0)	2 (0.4)	3.198	3.250	3.213	3.400	3.26
4	vision/mission statement guides	166 (35.8)	274 (59.1)	14 (3.0)	10 (2.2)	3.190	3.291	3.281	3.382	3.28
Average Mean for Conceptual Competence										3.22
Relationship Competence										
1	work environment that embraces diversity	153 (33.0)	242 (52.2)	59 (12.7)	10 (2.2)	3.071	3.058	3.058	3.452	3.15
2	promote cooperation	167 (36.0)	273 (58.8)	17 (3.7)	7 (1.5)	3.166	3.258	3.233	3.521	3.29
3	empathetic in taking decisions	151 (32.5)	290 (62.5)	18 (3.9)	5 (1.1)	3.174	3.258	3.242	3.391	3.26
4	build constructive customer- relationships	173 (37.3)	271 (58.4)	17 (3.7)	3 (0.6)	3.103	3.366	3.359	3.487	3.32
Average Mean for Relationship Competence										3.26
Opportunity Competence										
1	encourage employees to contribute	136 (29.3)	267 (57.5)	61 (13.1)	0 (0.0)	3.039	3.175	3.165	3.278	3.16
2	develop fresh ideas	149 (32.1)	283 (61.0)	29 (6.3)	3(0.6)	3.182	3.241	3.233	3.330	3.24
3	evaluate ideas for new products	131 (28.2)	311 (67.0)	19 (4.1)	3 (0.6)	3.134	3.191	3.184	3.408	3.22
4	conduct promotional activities	161 (34.7)	280 (60.3)	21 (4.5)	2 (0.4)	3.158	3.325	3.301	3.400	3.29
Average Mean for Opportunity Competence										3.23
Organising Competence										
1	takes responsibility for the timeliness	158 (33.6)	246 (53.0)	50 (10.8)	12 (2.6)	2.944	3.241	3.155	3.382	3.17
2	personal responsibility for the quality	198 (42.7)	248 (53.4)	18 (3.9)	0 (0.0)	3.222	3.358	3.339	3.643	3.38
3	ongoing Commitment to learning	186 (40.1)	257 (55.4)	14 (3.0)	7 (1.5)	3.150	3.300	3.291	3.634	3.34
4	coordinate ideas and resources	194 (41.8)	259 (55.8)	4 (0.9)	7 (1.5)	3.190	3.391	3.378	3.573	3.37
Average Mean for Organizing Competence										3.32
Strategic Competence										
1	maintain composure in adverse situations	139 (30.0)	294 (63.4)	20 (4.3)	11 (2.4)	3.071	3.141	3.126	3.504	3.20

2	manage change to reduce customer concerns	156 (33.6)	295 (63.6)	6 (1.3)	7 (1.5)	3.111	3.300	3.271	3.504	3.29
3	manage staff in ways that improve their ability	163 (35.1)	282 (60.8)	16 (3.4)	3 (0.6)	3.095	3.333	3.301	3.504	3.30
4	diligently attend to details from the customers	163 (35.1)	288 (62.1)	8 (1.7)	5 (1.1)	3.103	3.366	3.330	3.469	3.31
Average Mean for Strategic Competence										3.28

Going by the criteria presented in Table 2 and the average mean scores presented in Table 3 for each of the competences; Conceptual competence: 3.22, Relationship Competence: 3.26, Opportunity competence: 3.23, Organising

Competence: 3.32 and Strategic competence: 3.28. This study clearly explains that organising competence has a high effect on performance of the business followed by strategic competence, relationship competence, opportunity competence and then conceptual competence.

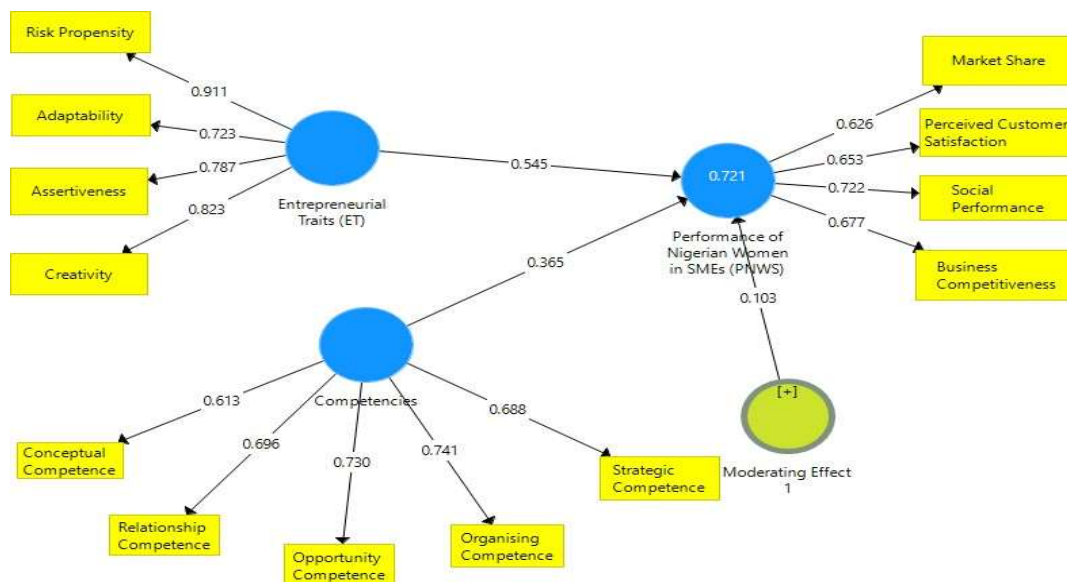


Figure 1 PLS Algorithm Model

Figure 1 shows the PLS algorithm model of entrepreneurial traits and performance of Nigerian women in an SME with moderating variable of competence. The path shows the level of relationship between the three variables. R square (R^2) values which is categorised into substantial, moderate and weak with the following values ≥ 0.75 , ≥ 0.50 and ≥ 0.25 respectively. Figure 1 shows that the $R^2 = 0.721$. The R^2 shows the level of variance of entrepreneurial traits and performance of

Nigerian women in SMEs with the moderating role of competencies. The PLS Algorithm Model depicted in Figure 1 shows that the $R^2 = 0.721$. This implies that the performance of Nigerian women in SMEs and competencies collectively and significantly explain 72.1% of the variance in entrepreneurial traits.

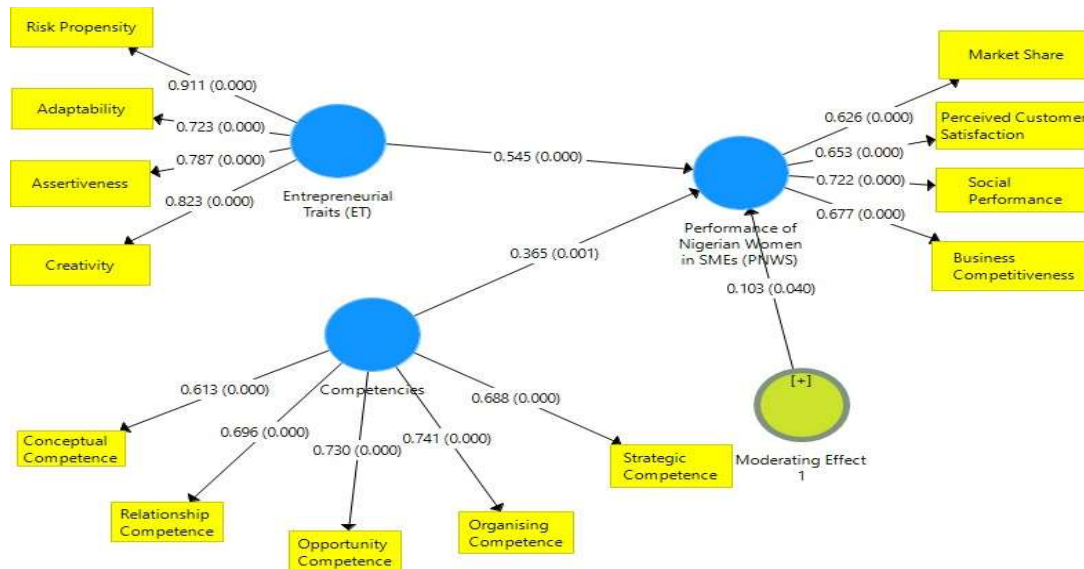


Figure 2 PLS Bootstrapping Model with β and P Values

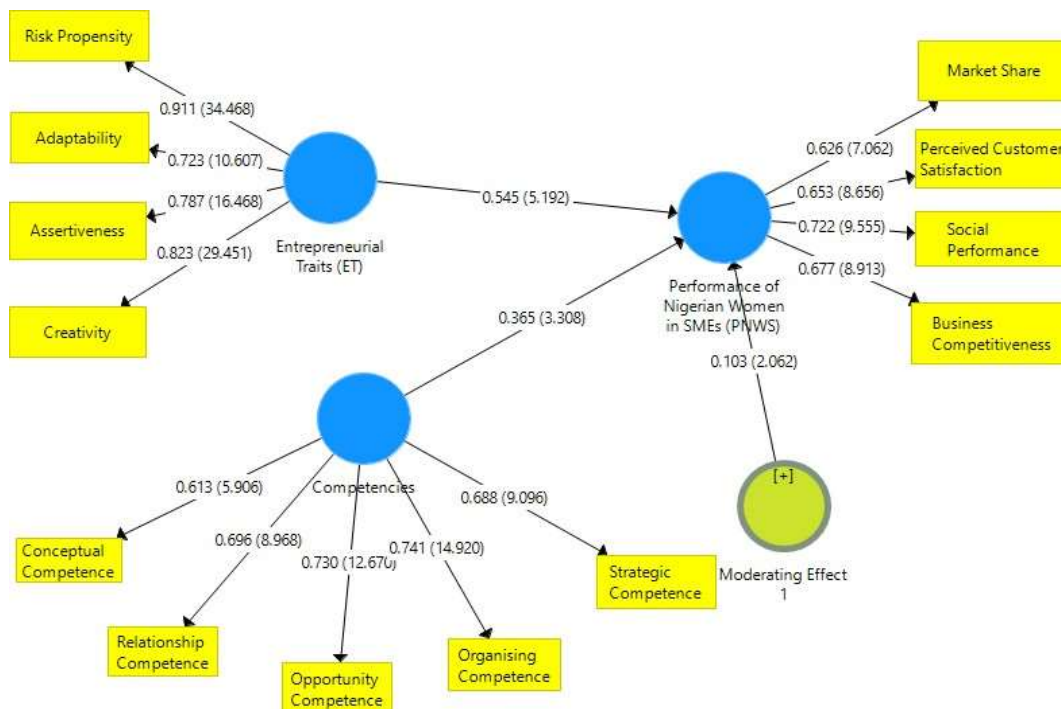


Figure 3 PLS Bootstrapping Model with β and T Values

Figures 2 and 3 depict the β values, p-values and t-values which indicates the expected variability and the level of significance among the variables. It must be noted that the greater the β value the more the substantial effect on entrepreneurial

traits. The significant effect of entrepreneurial traits, competencies and performance of Nigerian women in SMEs was verified through the T-statistical test. Meanwhile, the path co-efficient is presented in Table 4.6.

Figure 2 depict the PLS path co-efficient for the hypothesis which shows the significant relationships at 0.05. Clearly, it was observed that there is significant relationship between entrepreneurial traits and performance of women in SMEs ($\beta = 0.545$, $t = 5.148$, $p = 0.000$), competencies and performance of women in SMEs ($\beta = 0.365$, $t = 3.347$, $p = 0.001$) while the relationship between entrepreneurial traits and performance of women in SMEs was significantly strengthened by the moderating effect of competencies ($\beta = 0.103$, $t = 2.085$, $p = 0.038$). Therefore, competencies moderate the relationship between entrepreneurial traits and performance of women in SMEs. This indicates that the hypothesis is statistically significant even at a 0.000 level. We can then conclude that entrepreneurial traits and performance is statistically significant on entrepreneurial competence of entrepreneurs.

Decision: Based on the analysis above for which all the calculated values are below the critical values, thenull hypothesis is rejected:

- i. *H0: Entrepreneurial Competence do not affect the relationship between Entrepreneurial Traits and performance of women entrepreneurs in Nigeria*
- ii. *H0: Entrepreneurial Competence affect the relationship between Entrepreneurial Traits and performance of women entrepreneurs in Nigeria*

Discussion

The findings show that a larger percentage of the women entrepreneurs in the selected indigenous association are less than 50 years, which implies that the women entrepreneurs are in their most active age. This is supported by the studies of Coad, Holm, Krafft, & Quatraro (2018) posited that age influences performance; Surin, Edward, Hussin, & Ab Wahab (2016) asserted that entrepreneur's age has a positive influence on business performance. If the association can take advantage of this age group and encourage them, it will enhance women's participation in building a strong economic profile of the nation. The findings also indicated that majority of the women

entrepreneurs were married and well educated as asserted by Brixiová, Kangoye, & Said (2020) who posited that tertiary education has a direct positive link with the performance of women entrepreneurs and this has given them an edge to understand the purpose of the study and respond appropriately. Based on the findings, it was discovered that the vision/mission statement of the enterprises has helped a great deal to help the entrepreneur achieve their set goals. This is an indicator that influences conceptual competence the most, hence the need to further strengthen the vision and mission statement of every enterprise. According to Sengupta, and Sahay (2017), the vision and mission statements are strategically designed by enterprises to position themselves in the industry and it plays a role in reflecting the strategic purpose of the SME.

In addition to the aforementioned, the findings of the study show that entrepreneurial traits indicators (i.e., risk propensity, adaptability, assertiveness, and creativity) are significantly related to the indicators of performance (i.e., perceived customer satisfaction, market share, business competitiveness, and social performance). The analysis shows that a unit increase in entrepreneurial traits culminates in an increase in performance by 54.5 per cent. This assertion is further supported by Diabate, Sibiri, Wang, & Yu (2019) who asserts that factors—such as firm characteristics, entrepreneur characteristics, entrepreneurial factors, customers' satisfaction have effects on the growth of SMEs. Furthermore, Ong, Habidin, Salleh, & Fuzi, (2020) also posited that entrepreneurial traits has an effect on business performance based on their study on Malaysia and Indonesia women entrepreneurs. Considering the moderating role of the indicators of competence (i.e., strategic, organizing, conceptual, relationship, and opportunity) on entrepreneurial traits and performance, there was a positive relationship between them. This relationship implies that moderating role of competence has a significant relationship between entrepreneurial traits and performance since the standard deviation is less than 0.05.

The findings also depict that entrepreneur should focus more on organizing competence which has the highest average mean score of 3.32 and also has an effect on performance with a standard deviation of 0.741. This implies that organising competence amongst other competence explained in the study, has a 74.1 per cent effect on the performance of the entrepreneur. The study of Wani and Butt, (2017) further support the assertion that an entrepreneur must develop the ability to organize, motivate and supervise which brings about value-creation and resource leveraging. Other competencies (opportunity, relationship, strategic and conceptual) as stated in the study also has a positive relationship with the performance of a business. This is evident by the mean score of these competencies that implied that entrepreneurs with agreed or strongly agreed with the items, hence entrepreneurs should ensure that competence is being developed and built consistently.

Conclusion

Based on the findings of the study, the entrepreneur and managers of businesses should focus more on developing an organizing competence by a continuous commitment to learning. Building the enterprise's business vision and mission statement is also a very vital part of building competence as it guides to ensure that all the set goals are achieved and accomplished. It is also important for entrepreneurs to engage a customer-based relationship competence by ensuring that all customers complaints are well attended to with a view of ensuring no future occurrence whilst minimizing the cost of production. An inference of this study is that the moderating effect of competence had a long way to go in improving the effect of traits on performance of the entrepreneurs, hence there is a need to encourage women entrepreneurs to get more competence training for maximum performance. Women entrepreneurs should ensure that as they discover their traits, they should enhance it by enrolling for competence training.

Implications and Recommendations

Competence development efforts in SMEs must be integrated into everyday work activities which can be enhanced not only by production of goods/services but also by learning and development. Government should create competence training centers for women entrepreneurs which can serve as an empowerment program for them. The government should draw up new policies that will encourage more women entrepreneurs, due to the discovery of new traits and the ability to improve them with the introduction of competence. This will further increase job creation, reduce poverty and attend to SDG goals 1, 2, 4, 5, 8, 9 and 12 in the country.

To further increase the likelihood of the small and medium scale enterprises owned by women in Nigeria, to experience increased performance, there is a need to encourage women entrepreneurs to embark on competence training regularly. Therefore, the effectiveness of business performance among women-owned SMEs should be based on their abilities to generate new ways of handling the always-changing business environment; engage in taking risks with a hope of great return; ensure that the business vision and mission statement is well spelt out; engage all the employees in the course of doing business; and finally, focus on satisfying the customers to increase market shares.

Declaration

The authors also declare there is no conflicts of interest whatsoever concerning this article.

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