The Role of Victims Support Fund Intervention on Women Entrepreneurship Development in North-Eastern States, Nigeria

Prof. Sanusi Bello
Department of Business Administration and Entrepreneurship
Faculty of Administration and Management Sciences
Adamawa State University Mubi, Nigeria
Email: drsanusibello@gmail.com
Tel: +2348100003184

Garba, Idi
Doctorate Student
College of Postgraduate Studies, Adamawa State University Mubi.
Department of Business Administration and Entrepreneurship
Faculty of Administration and Management Sciences
Adamawa State University Mubi, Nigeria
Email: idibubaram@yahoo.com
Tel: +2348029387766

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

Introduction

Entrepreneurship is for employment and economic growth, benefiting various stakeholders, including entrepreneurs, suppliers, investors, and organizations. The dynamic nature of entrepreneurship fosters innovation, leading to the creation of new orders, organizations, and products amidst a constantly changing environment (Audretsch, 2020). Entrepreneurs play a significant role in their societies by introducing innovations, addressing social issues, and contributing to business establishment and revitalization (Acs, et. Al. 2021). Women Entrepreneurship Development is one of the crucial areas in the contemporary development agenda within many developing countries (Crittenden *et al.,* 2019). Entrepreneurship development and empowerment are complementary to each other (Nayak, 2020). The impact of entrepreneurship can be seen in areas such as job creation and economic growth, innovation and technology advancement, competition and market dynamics, social and cultural changes, and economic disparities and wealth distribution. The Global Entrepreneurship Monitor (GEM) report reveals that female entrepreneurship has risen significantly worldwide over the past decade (GEM, 2022). With increased economic activities among women, female entrepreneurs are becoming prominent drivers of the global economy. They are generating substantial consumer spending and creating opportunities for their own fulfilment. Entrepreneurship is a cornerstone of economic growth, development, raising living standards, and ensuring people's overall prosperity in any functioning society. Unsurprisingly, the topic is gaining traction among academics and public policymakers (Hoang et al., 2020; Ndofirepi, 2020). For instance, the United States, Germany, China, and Japan have been converted into strong and developed countries due to entrepreneurship development (Muhammed, 2021). According to official data in Nigeria, 96% of businesses are small and medium-sized companies (Small and Medium scale Enterprises) (Tagha, 2024). Interestingly, entrepreneurship is clearly responsible for the great majority of job creation, poverty reduction, and societal well-being (Kazmi & Nabradi, 2017). In the dynamic landscape of Nigerian Entrepreneurship, women stand as trailblazers, commanding an impressive 41% ownership of Women Small and Medium Enterprises (WSMEs), as noted by Price Water House Coopers, 2022. Their Entrepreneurship spirit knows no bounds, with approximately 35% of Nigerian women actively engaged in diverse business ventures, spanning micro, small, medium, and large enterprises (Odoemene, 2021). The remarkable strides made by Nigerian women in entrepreneurship are undeniable. In every 10 working-age females, a staggering four are involved in early-stage Entrepreneurship activity, surpassing their male counterparts (Nasimiyu, 2019). Ogundana et al. (2021) in a study done in Nigeria found that women entrepreneurs are instrumental in accessing untapped markets, they are also useful in offering management styles that respond to customers' needs faster than men and have the role of bridging the gap between business for profits and business for society. They nonetheless assert that cultural dynamics and lack of access to funds both moderate and affect the ability of women entrepreneurs to effectively contribute to the economy.

In the North-Eastern region, female entrepreneurs exert even greater impact, controlling an impressive 70% of small and medium scale Enterprises (Anital et., al, 2023). Moreover, empirical evidence suggests that women exhibit superior investment acumen, with women-only investment clubs achieving impressive returns compared to their male counterparts (NAIC, 2022). The failure rate of women-owned small and medium scale enterprises is a significant problem because a report by the Organization for Economic Co-operation and Development (OECD) found that the turnover rate of women-led businesses is about 32% per annum (OECD, 2021). This means that one in three women-owned businesses fails within the first year, and there are a number of factors that contribute to the high failure rate of women-owned small and medium scale enterprises. Women entrepreneurs often face difficulty accessing finance, which can make it difficult to start and grow their businesses. Women entrepreneurs may also face difficulty accessing markets, as they may be excluded from traditional networks and channels.

Finally, women entrepreneurs may also lack social support, such as from family members or mentors, which can make it difficult to manage their businesses.

$H0_1$: There is no significant influence of Victim Support Fund Intervention on Women Entrepreneurship Development in Northeastern, Nigeria.

Concept of Victims Support Fund Intervention in North-eastern States, Nigeria

Victims Support Fund has been working since 2015 to administer support services to victims of insurgency in North East Nigeria. These has been achieved through the facilitation and restoration of livelihood, Agric based intervention and introduction of foster care programs for orphaned among others. The Victims Support Fund (VSF) has reiterated its commitment to providing various interventions to victims of Boko Haram insurgency in the North East to alleviate their sufferings (News Agency of Nigeria, April 14, 2019). The Intervention has empowered 20,000 women victims of insurgency with N20,000 each for small scale businesses in the North-east and also initiated a livelihood program aimed at improving the economic conditions of the victims of the insurgency. "Victims Support Funds have two major interventions in the livelihood program; one is the women's economic empowerment program which was started initially with 1,000 women in IDPs camps in Maiduguri, 2015, each of which were gave N20,000 to start some small-scale businesses and those women were selected from the camps among the women themselves in 10 different camps, 100 women groups were formed based of skills of interest. They had to be women with the capacity to generate income, who had some capacity for trade, Victims Support Fund Intervention worked with them to develop their capacity to manage the resources. "Victims Support Fund grouped them into what called the savings loans association, the regrouped women each around the same trade and the trades ranged from cap making, vegetable oil production, petty trading. Later the Intervention increased the money from N20,000 to N30,000 in many communities to ensure that women entrepreneurs were adequately empowered. Victims Support Intervention hired community-based organizations (CBOs) that were working with these women every two weeks they meet to do their saving contribution of between N500 to N1,000. After the Intervention evaluation, it was discovered that some saving and loans associations account had about N250,000 in that account and that has continued this amazing the Intervention. The Intervention upgrade the process of the women intervention to what called community-based intervention. The Intervention aimed to support women who were economically active, and have skills that could be translated to income generation (Sun News Paper, 22 December, 2019).

Concept of Women Entrepreneurship Development

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

access to education and financial services, thereby fostering their ability to start and sustain businesses (Brixiova et al., 2022). In the last decades, developing nations have seen a rise in female entrepreneurship that has surpassed that of industrialized countries (Rosca, *et al*., 2020). This trend is expected to continue. It is reported that females in poor nations spend an astounding 90 percent of their income on "human resources," which includes the education, healthcare, and nourishment of their children, in comparison to the males in these countries (Milana & Ashta, 2020). Female entrepreneurs, in comparison to their male counterparts, contribute much more to the economic growth of impoverished nations. Women entrepreneurs in developing countries supply cutting-edge goods to an expanding middle class at prices that are affordable to the middle class. These kinds of businesses can be found in developing countries. Despite the growing corpus of knowledge regarding female entrepreneurs, very few studies have sought to quantify the exact contribution that female entrepreneurs make to the economies of developing nations. This is although female entrepreneurs are becoming increasingly common. In middle-income countries, the rate of female entrepreneurship in its early phases is approximately twice as high as it is in high-income countries. This is in comparison to high-income countries. Women business owners, on the other hand, are equally distributed throughout all geographic areas (Sheikh, 2021). In a great number of studies, researchers in the field of entrepreneurship have noted the importance of context at a variety of different levels of aggregation. The term "contextual process effects" refers to shifts in the circumstances of the group as a whole that affect the variable that is of interest (entry into self-employment or firm performance). The independent variable of women's Entrepreneurship ventures acts differently in developing nations in comparison to developed countries. Similarly, research conducted in India typically focuses on business owners in a particular region or rural areas, or they use survey data to explore the factors that motivate people to establish their enterprises Gaur, 2022; Inegbedion, *et al*., 2022. Women entrepreneurship has become the fastest-growing class of entrepreneurship globally and has received the attention of many academicians, particularly in recent years. The study of women entrepreneurship has experienced tremendous growth, gaining a worldwide agreement among academicians and providing an understanding of all factors that explain the challenges that women encounter in taking up an Entrepreneurship career (Giuseppina, 2020). Research has shown that women who have made note-worthy success as entrepreneurs have demonstrated certain characteristics in the course of their journey in business, among the characteristics are; courage, vision, passion and persistence. Aside from the characteristics, some functions that women entrepreneurs perform have also been identified, among which are; developing new business ideas, having the prospects of starting new enterprises, undertaking risks and coping with economic challenges, job creation, introducing new ideas of innovation, contribute to family's income, overall economic growth and balance territorial development (Urmila, 2020). Women's Entrepreneurship activities continue to generate socioeconomic benefits in many global regions (Cochran, 2019; Henry et al., 2016; Nair, 2020; Ramadani et al., 2017). Existing and recent scholarly research (see for instance: Henry et al., 2016; Ogundana et al., 2021; Ojong et al., 2021) has shown that women make significant social and economic contributions as breadwinners of many households within the developing world. For instance, their Entrepreneurship activities within the sub-Saharan African region are credited with the reduction in the rates of prostitution and child trafficking (Ogundana, 2020). Furthermore, their engagement in entrepreneurship has led to improved rates of child education in Nigeria. But, despite the benefits of women Entrepreneurship activity, prior studies still spotlight numerous obstacles and constrains affecting women entrepreneurs which include lack of access to money, opportunities, unyielding cultural and societal restrictions and enormous motherhood responsibilities (Ogundana et al., 2021).

Influence of Victims Support Fund Intervention on Women Entrepreneurship Development

Major barrier that women face is the absence of Entrepreneurship skills needed to build a business (Aldrich & Cliff, 2003). They may only be moderately experienced in the area in which they wish to establish their enterprise, and acquiring additional knowledge and skills is difficult to achieve. This makes it difficult for women to start a productive business based on weak knowledge and a lack of skills (McGowan, Cooper, Durkin, & O'Kane, 2015; Poyurovsky et al., 2003). Leitch et al. (2018) agreed that relevant training should supplement the early-stage awareness role of entrepreneurship education, as when they are ready to start up their company, training will offer the more practical skills that entrepreneurs need. To a certain degree, Van Vuuren, Nieman, & Botha (2007) suggested that organizations seeking to grow entrepreneurship by education believe that the lack of preparation for entrepreneurs is the key cause of enterprise failure. In addition, it is the most basic aspect of training required to pass on the necessary expertise and skills and is implemented into most training programs. Changing actions to prepare efficiently in the start-up process truly counts and yet is what most programs overlook. In developing countries, decision-making skills during adequate training will enable logical decision-making in business. Entrepreneurship skills are also a crucial factor in decision-making for business partners in developing countries. Simultaneously, in developing countries, the priority of marriage and family responsibilities limit the number of women who are able to access Entrepreneurship training for business despite women having similar education levels to men. Many studies suggested that female entrepreneurs require training to effectively manage their business activities and also, they have disadvantages from the unavailability of commercial links in previous management roles (Boudreaux, Nikolaev, & Klein, 2019; Fischer, Reuber, & Dyke, 1993). The number of women in administrative positions is still minimal, and they have lower administrative positions; females make up approximately 50% of the workforce. Traditional women's professions show poor training and advancement opportunities, and females still operate prevalently on low-skilled jobs and get lower pay than men (Solesvik, Iakovleva, & Trifilova, 2019). Unskilled workers also face the issues of low wages due to a lack of experience (Roomi et al., 2009). In Bangladesh, this issue is rising among female entrepreneurs. These women put effort into enhancing their workforce via relevant training, but after their employees develop the skills required, they leave their jobs for high salaries in larger organizations. Despite this, most of the female population is illiterate because the government has failed to introduce educational improvements (Afza et al., 2010). An access to finance is another significant challenging factor for entrepreneurs (Boddy et al., 1988; Kipkorir, 2016; Roomi, Harrison, & Beaumont-Kerridge, 2009) . These difficulties were looked at for both women and men, but it was women in particular who suffered a lack of financial access to start their businesses. For instance, research has indicated that female entrepreneurs start with the lowest capital and are given significantly less financial assistance than men (De Bruin, Brush, & Welter, 2007). Therefore, the study viewed that women's activities are excessively found to experience weak financial resources. They have to contend with the complicated issues in institutional sectors and therefore underachieve in the long term (Kennedy, Whiteman, & Van den Ende, 2017). Issues accessing finance imply that women try to work with higher levels of self-finance than men, obtain less finance from banks, and secure less investment individually (Cabrera & Mauricio, 2017; Díaz-García & Brush, 2012; Welsh, Kaciak, & Minialai, 2017) . Generally, the literature examined agrees that financial capital is a significant and critical issue faced by female entrepreneurs due to gender inequality regarding financial availability from bank loans or personal investments (Terjesen & Elam, 2012). Therefore, different affiliations have been distinguished by gender when trying to obtain financial support. It is categorized as a deep-rooted relationship with a lack of financial obstacles that will prompt under performance in the long term (Tambunan,

2009). Many scholars found that lack of finance poses a real problem for women (Kungwansupaphan & Leihaothabam, 2016; Moses & Amalu, 2010; Roomi et al., 2009; Zeidan & Bahrami, 2011) . Therefore, many women depend upon family savings or personal savings to overcome financial issues (Itani, Sidani, & Baalbaki, 2011), and they can't enhance their Entrepreneurship activities if they lack finance (Tara, Arshed, Aziz, & Yamin, 2020). Moreover, it was found that finance is a very challenging factor in assessing an institution's malicious behavior toward women who apply for a loan. Therefore, banking institutions and other consulting experts need to change their attitudes and offer help to female entrepreneurs. Most institutions don't offer assistance to female-driven enterprises as they don't consider them to have positive contributions to economic development (Aladejebi, 2020).

Theoretical Framework

This study will be theoretically underpinned on Resource-Based View (RBV) theory and supported by Social Capital Theory. Resource-Based View (RBV) of the firm emphasizes that the key to a firm's competitive advantage lies in its ability to acquire and utilize valuable, rare, inimitably, and non-sustainable resources. When applied to the context of entrepreneurship development for women entrepreneurs, the RBV theory highlights the importance of resources-such as access to capital, training, and networks-in enabling these women to establish and grow their businesses. Entrepreneurship development programs often focus on providing women entrepreneurs with critical resources such as financial, capital, technical skills, and market access. The theory helps explain how these resources can empower women economically by improving their business capabilities and competitiveness. By acquiring and leveraging these resources, women entrepreneurs can create businesses that are more sustainable and competitive, which in turn contributes to their economic empowerment. The theory underscores the importance of not just obtaining resources but also effectively utilizing them. This aligns with the study's focus on how entrepreneurship development impacts the long-term economic empowerment of women entrepreneurs, emphasizing the sustainable development of valuable resources and capabilities. Social Capital Theory is pertinent to the study of entrepreneurship development and the economic empowerment of women entrepreneurs. This theory focuses on the significance of social networks, relationships, and community connections in accessing resources and opportunities essential for Entrepreneurship success. According to Social Capital Theory, the relationships and networks that individuals build can provide valuable resources such as information, financial support, and emotional backing, which are crucial for business endeavors. Social capital plays a crucial role in helping women entrepreneurs access resources. Networks can provide important support such as business advice, financial assistance, and market opportunities. By examining how social capital affects entrepreneurship, the study can uncover how effectively these networks help women entrepreneurs overcome barriers and succeed in their ventures. The theory highlights the importance of mentorship and support networks. Mentors and community connections can offer guidance, encouragement, and practical help, significantly influencing Entrepreneurship outcomes. Understanding how these support systems work can help assess the effectiveness of mentorship programs and community initiatives designed to assist women entrepreneurs. The theory also provides insights into how sociocultural barriers impact women's ability to build and utilize social networks.

Methodology

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

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

Result of Findings

The hypotheses were tested using regression analysis statistics. Below is the interpretation of the formulated hypothesis.

Table: Regression analysis of the impact of VSFI on WED in Northeastern, Nigeria

Model	B	df	F	P_F(Sig)	B	Remark
Regression		1	682.563	0.000[b]		Significant
Residual	**10963**.212					
Constant	39.760					
VSFI	0.087					

$R = 0.297^a$; $R^2 = 0.088$

Table indicated that at F (1, 10963.212) = 41.993 and P_F (Sign) = 0.000[b] (which is less than 0.05 level of significance) predicted that victims support fund intervention significantly impact women entrepreneurship development in Northeastern, Nigeria. The value R = 0.297 indicates degree of fitness between victim's support fund intervention and women entrepreneurship development and R^2 = 0.088 indicated that the total variation in women entrepreneurship development in Northeastern, Nigeria can be explained by the victim's support fund intervention up to 29.7%. The values in the standardized coefficients (Beta) B column present the regression victims support fund intervention as: WED = 39.760 + 0.087 (VSFI). Hence, there is significant influence of Victims Support Fund Intervention on women entrepreneurship development in North-eastern, Nigeria. Moreover, it also indicated that the null hypothesis is rejected and alternate hypothesis is accepted. Consequently, it can be concluded that victims support fund intervention significantly influences women entrepreneurship development in North-eastern, Nigeria.

Discussion of Findings

The findings of this study reveal that all the respondents were female because they were the beneficiaries of Victims Support Fund Intervention (Women Economic Empowerment project). The study also sought to establish the average age of all the participants in the study. The average age respondents have indirect impacts on the other factor that determine women entrepreneurship development. The findings indicates that the greatest proportion of respondents is aged between 31 - 40 years which constitute a total of approximately 28 % for respondents population followed by those within the age of 21 - 30 years with 25%, followed by those below the age 20 years with 17.8.% and followed by those above 51 years with 15.8%.those within the age of 41 -50 years with 13.7.%, the less.

Respondent's average level of education is one of the factors that have been identified in the literature as influencing the women entrepreneurship development. This study established that a significant number of the respondents were those with non-formal or other education as Islamiya or Adult learning representing 44.6% of respondents' population while those with First School Certificate represent 28.1%. This followed by those with SSCE/Grade II with 27.2% were the lowest. Respondent's average level of business experience is another factor that have been identified in the literature as influencing the women entrepreneurship development. The findings indicate that the greatest proportion of respondents were those have 1 - 2 years business experience constitute a total of approximately 75.7 % for respondents' population followed those below 1 year with 24.3%. According to the distribution of marital

status, 60.6%of the respondents (265) are married, while 33.9% respondents (148) are widow and 5.5% respondents (24) are Divorces. The distribution of married and widows' respondents are wide range of viewpoints regarding obligation and responsibilities within the family. Gaining and understanding of these differences can help one better understand how respondents' personal circumstances affect their opinions about the study topic. The reliability of the instrument used for data collection result indicate the Cronbacht's Alpha value of the variable are: Victims Support Fund Intervention Training = 0.912, Access to grant finance (AGF) = 0.910, Mediating Effect of Self-Efficacy (MESE) = 0.886 and Women Entrepreneurship Development = 0.875. This study examines the objective using multiple regression model, to see the overall impact of Victims Support Fund Intervention and Women Entrepreneurship Development in North-eastern States, Nigeria. The result indicated that, all the hypothesis has significant ($P<0.05$). The model summary result of regression analysis for objective one indicates the R = 0.297 and the ANOVA test or the F test indicate 40.247 which shows that the data are significant.

Hypothesis: There is no significant influence of Victim Support Fund Intervention on Women Entrepreneurship Development in Northeastern, Nigeria. Based on the finding, this null hypothesis was not supported since the significant level is 0.000. This finding is in line with study of Correa and Dini (2017) which disclose that training has been incorporated as a main activity in Chilean municipalities to encourage economic development. There is recent recognition that training for owners' business especially in female entrepreneurs is needed to increase output and finance resources required to achieve organizational benefit (Khan, 2014). Training is among the essential factors that provide skills and experience needed for business (Cooney, 2012). McKenzie and Puerto (2017) studied the impacts of women entrepreneurship development on women micro-entrepreneurs in Kenya who received an ILO training of only five days, but which was designed specifically for women with low education levels and delivered by expert trainers. While in the short run (less than a year), impacts were minimal (McKenzie and Woodruff, 2015), after three years, these businesses were 3% more likely to survive, earn 18% higher sales and 15% more in profits. The findings of this study in line with Lock head and Verspoor (1994) who asserted that creating access to quality formal education gives women a sense of belonging which enables them to start and manage their businesses without depending on their husbands. Also, Correia (2000) argues that providing financial education to battered women will create awareness of control over their financial opportunities and choices and creation of new businesses. Therefore, enabling women to develop literacy can effectively contribute to their own and their families' health and well-being and by extension to those of their community. This finding is in line with study of Buvinic *et al.* (2013); Bandiera *et al.* (2013), that there is little rigorous evidence that access to finance either as a loan or grant leads to sustained increases in revenues or profits of women's micro-enterprises. There is even few evidences that finance has any positive effect on the number of employees in women's firms. This suggests that finance alone, particularly in small amounts typically associated with micro credit, is insufficient to enable female micro entrepreneurs to make long term business investments or to overcome other constraints that may limit their businesses' growth potential.

Summary of Finding

Victim Support Fund Intervention has significant impact on Women Entrepreneurship Development in Northeastern, Nigeria. This finding is supported since the significant level is 0.000. Therefore, the null hypothesis is rejected and alternate hypothesis is accepted.

Conclusion

Women's empowerment creates a powerful impact on community, family and the nation at large. Thus, women empowerment can be seen as a vital strategy for any development effort. The study revealed that income level and self-efficacy have significant positive relationships with women's participation in entrepreneurship. The study further revealed that poor economic bases of women have also affected women's participation in entrepreneurial activities. Thus, to help improve the participation of women in entrepreneurship, they should be empowered educationally and economically. The study therefore concluded that better knowledge about women economic empowerment and identifying their particular strengths, weaknesses and opportunities is important to the success of women entrepreneurship development in North-eastern states, Nigeria. Conclusively, Victims Support Fund Intervention in North-eastern states, Nigeria were neither perfect nor faultless; thereby revealing persistent challenges, which includes logistical and operational problems of the implementation community-based organizations to proper monitor the sustainability of the project at community levels and insecurity related violence in some communities and rude to travels to the beneficiaries' communities. Based on the result of this study, the Victims Support Fund Intervention training, access to grant finance have significant impact on Women Entrepreneurship Development in North-eastern states, Nigeria and Women entrepreneurs Self-Efficacy has a strong mediating effect on the relationship between Victims Support Fund Intervention and Women Entrepreneurship Development in North-eastern states, Nigeria. Nevertheless, the Victims Support Fund Intervention provided a genuine opportunity for larger number of our internally displaced women citizens to exercise their right to be self-empowered to fight poverty, hunger, illiteracy through economic empowerment. Consequently, the project with the support of community-based organizations was able to bring substantial improvement to the internally displaced women in insurgency areas of Boko Haram. Although, this improvement is yet to reach a level of perfection whereby there will be a general acceptability of the peaceful society. Finally, the study seeks to crave the indulgent of all Nigerians and other development partners on humanitarian society to support the cost of internally displaced women entrepreneurs in the North-Eastern, Nigeria.

Recommendations

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

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

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

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

Suggestions for further study

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

WJEDS

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