
Entrepreneurial Innovativeness and Performance of Women Entrepreneurs' in Rivers State, Nigeria

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Abstract

The purpose of this study was to examine the relationship between entrepreneurial innovativeness and performance of women entrepreneurs. The study adopted a cross sectional survey design to solicit responses from women entrepreneurs in Rivers state, using simple random. The target population of Women Entrepreneurs in Rivers State is 329 obtained from the 2014 Directory of the Rivers State Ministry of Women Affairs and Rivers State Ministry of Commerce and Industry. The sample size was 181 using the Taro Yamen's formula. After data cleaning, only data of 153 respondents were finally used for data analysis. Descriptive statistics and Spearman's rank correlation were used for data analysis and hypothesis testing. Findings revealed that innovativeness has significant relationship with women entrepreneurs to employment creation but the relationship was not significant with contribution to household sustenance. The study thus concluded that entrepreneurial innovativeness bears a positive and significant influence on performance of women entrepreneurs though the dimensions and measures show variations in the significance of relationships. We recommend that women should be engaged in entrepreneurial education to develop right competencies, skills and needed entrepreneurial capacities.

Key words: *Entrepreneurial Innovativeness, Performance, Women Entrepreneurs*

Introduction

Women entrepreneurship has a great potential to contribute massively to employment generation and economic growth in Nigeria. Women entrepreneurs face different issues depending on the stage of their present life cycle, region, legislation and industry. One thing however stands out, that the entrepreneurship space in Nigeria remains a traditionally male-dominated territory. Nigerian women entrepreneurs operate in an unfavourable business environment, characterized by various challenges ranging from infrastructural deficiency, low access and high cost of finance, weak institutions and many barriers to formal economic participation. Despite the crucial role of women entrepreneurs in the economic development of their families and countries, it is however discovered that women entrepreneurs have low business performance when compared to their male counterparts (Akanji, 2006); women are largely concentrated in the informal, micro, low growth and profit areas where competition is

intense. This abysmal performance could be traceable to limited education, rudimentary skills, low household and business income, lack of savings and social networks, not possessing the required professional relationships, lack of mentorship, inadequacy of relevant experience, Limited access to support services which includes loan levels suited to their business needs, technical and managerial training. These problems arises from limited capacity outreach of existing institutions as well as the inability of women entrepreneurs to pay for such services. The low level of performance is further accentuated by gender- related discriminations occasioned by socio-cultural factors which pose a hindrance to their entrepreneurial activities. Such discrimination is in the area of social wealth, non-acceptance and negative perception of women in business, lack of the ability to gain the confidence of stakeholders (creditors, debtors, and employees) and the inability to balance family with work life. The low level of performance among women entrepreneurs is also traceable to the low level of innovativeness.

According to Lumpkin and Dess (1996), innovativeness is the firm's tendency to engage in and support new idea, novelty experimentation and creative processes (Lumpkin & Dess, 1996). These may result in new products, services, or technological processes and which may take the organization to a new paradigm of success (Swierscek & Ha, 2003). Schumpeter (1934) points out the importance of innovation in the entrepreneurial process and considers entrepreneurship to be essentially a creative activity and the entrepreneur as an innovator who carries out new combinations in the field of the five Ms of men, money, material, machine and management. Innovation is a way of life for growing entrepreneurial firms. Innovation entails doing things differently and better; it happens faster and quicker in growing firms where technological innovation is introduced sooner. Schumpeter, one of the first among scholars to discuss the importance of innovativeness, Eggers, Kraus, Hughes, Laraway and Syncerski (2003) refer to innovation as a process of "creative destruction" because innovation leads to the introduction of new products/services, which "disrupt the current market and cause a shift of resources." Lumpkin and Dess (as cited in Eggers et al., 2003) refer to innovativeness as the firm's "tendency to engage in and support new ideas, novelty, experimentation, and creative processes that may result in new products, services or technological processes."

A large stream of research has examined the concept of entrepreneurial orientation on business performance, Lumpkin and Dess (1996) described the process, practice and decision making activity of entrepreneurship as entrepreneurial orientation. Most researches directed at entrepreneurial orientation such as Miller (1983) , Coving and Silver (1989), Lumpkin and Dess (1996), Wiklund(1999), Lee and Chio (2000), Kreiser et al.,(2002), investigated the impact of entrepreneurial orientation with different dimensions on business performance and found that entrepreneurial orientation has positive relationship with business performance. Entrepreneurial orientation is positively correlated to business performance but varies with variation of culture and personality traits (Rauch et al, 2004). Entrepreneurship scholars have attempted to explain performance by investigating the relationship between entrepreneurial orientation and firm performance (Lumpkin and Dess, 2001). Other studies have found that entrepreneurial orientation enables small firms or new ventures to perform better than their competitors and enhances firm performance (Wiklund and Shepherd, 2005).

Review of Related Literature

Theoretical Framework

The underpinning theory for this study rest on the fact that the factors that would affect business performance of women owned enterprises would be significantly different from

male owned enterprises. This argument is anchored on liberal and social feminist theories. Liberal feminist theory is rooted in liberal political philosophy which encompasses basic beliefs in the equality of all beings, and in human beings as essentially rational, self-interest-seeking agents. The liberal feminist theory attributes gender-based differences to the variations in power and opportunity accorded men and women in society, that is, the structural positions women and men occupy in society (Beasley, 1999). Thus, differences in the achievements of men and women are ascribed to the inability of women to realise their full potential because they are denied equal access to opportunities in the labour markets and to resources. This in turn has hindered women from acquiring the skills and capabilities necessary to compete on equal basis with men. According to the liberal feminist theory, once equal access to resources is ensured, gender differences in performance seemingly disappear (Carter et al., 1997).

In contrast to the liberal feminist theory, the social feminist theory propagated by Kalleberg and Leicht, (1991), suggests that, due to differences in early and on-going socialization, women and men do differ inherently. However, it also suggests that this does not mean women are inferior to men, as women and men may develop different but equally effective traits. The social feminist which emanates from the social learning theory and psychoanalysis, holds that differences between men and women exist from their earliest moments in life and result in fundamentally different ways of viewing the world. These differences are seen in the way women and men construct and interpret reality and how these influence the formation of their values and intentions (Carter et al., 1997). Men and women are inherently different because of differences in their socialization, training and experiences encountered prior to entry into particular work positions. Differences in nurturing result in different self-perceptions, motivations and belief structures. As a consequence women adopt different approaches to work which may, or may not be as equally effective as those adopted by men (Fischer et al., 1993).

Entrepreneurial Innovativeness

Innovativeness of entrepreneurs is measured by the propensity by which they innovate their business (Miller and Friesen, 1982); their willingness to try new ways which are different from the existing; the enthusiasm to adopt new ideas or new methods to their business operation; and the eagerness to implement the innovation strategy in their business (Khandwalla, 1987). Innovativeness reflects a firm's tendency to engage in and support new ideas, novelty, experimentation and creative processes (Lumpkin and Dess, 1996) that may result in new products, services, or technological processes and which may take the organization to a new paradigm of success (Swieczek and Ha, 2003). It also implies seeking creative, extraordinary or strange solutions to problems and needs. Schumpeter (1934) considered entrepreneurship to be essentially a creative activity and entrepreneur as an innovator who carries out new combinations in the field of men, money, material, machine and management. According to him, an entrepreneur is an economic man who tries to maximize his profits by making innovations in any one of the following fields: (1) new products; (2) new production methods; (3) new markets; or (4) new forms of organization. The degree of an entrepreneur's innovativeness will decide how far and how deep the innovation will go in business in order to meet both the strategic goal formulated for the business and the requirements from the environment (Hult *et al.*, 2004). Innovativeness represents a basic willingness to depart from existing technologies or practices and venture beyond the current state-of-the-art (Covin *et al.*, 2006). An innovative strategic posture can be linked to firm performance as it increases the chances that a firm will realize first mover advantage, stay ahead of their competitors, gain a competitive advantage and capitalize on

emerging market opportunities that lead to improved financial results (Kreiser *et al.*, 2002; Hult *et al.*, 2004; and Kreiser and Davis, 2010).

Performance of Women Entrepreneurs

Women entrepreneurs are vital to the economic development, poverty and unemployment reduction of a nation. They have roles to play in the social, economic, and political life of any nation. Moore and Buttner, 1997 in Farr-Wharton and Brunetto, 2009 defined women entrepreneurs as: “women who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year”. Anwar and Rashid (2013) further extended this definition to explicitly include home-based female entrepreneurs “Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities – whether this be informally in a home environment without formally registering their business or formally via business registration, hiring office premises, etc. - who are actively involved in managing their businesses, are responsible in some way for the day-to-day running of the business, and have been in operation for longer than a year.

Mayoux (2004) noted that women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantages of the opportunity identified in their immediate environment through production of goods and services. Most of them are involved in Micro Small and Medium Scale Enterprises (MSMES) which contribute more than 97% of all enterprises, 60% of the nation’s GDP and a 97% of the total share of the employment (Ndubusi, 2004). The spectrum of women in entrepreneurship often ranges from home based businesses (HBB) to micro, small and medium (MSEs) (ILO, 1998). Okafor et.al (2010) opined that women possess dual characteristic (For instance they are firstly women and secondly entrepreneurs). Therefore, women entrepreneurs possess characteristics which include adaptability (Killby, 1968), innovativeness/ creativity (Schumpeter, 1934, Drucker, 1985), strength and internal locus of control (Annenkova, 2001), ability to think and reason fast and endure (Mayoux, 2001), managerial skill, accountability and credit risk.

Women in traditional African economy form the primary producers especially in agriculture, food processing including both the preservation and storage of products and that of marketing and trading surpluses of vital household items. Women are also involved in activities such as weaving, spinning and several hand crafts (Kpelai, 2009). According to Jejenywa (1995), women are at the heart of economic development and economic growth as they control most of the non-monetary economy (subsistence agriculture, bearing children, domestic labour and so on) and play an important role in the monetary economy as well as trading, wage, labour employment among others. UNESCO (2002) stated that women form high percentage of the population and they have come a long way in businesses, politics, education, sport and other profession.

Contribution to Household Livelihood and Sustenance

Opoku-Ware (2014) observed that women all over the world contribute substantially to the economic survival of their households. The performance of domestic roles for the survival of their households ensures that women engage in other activities outside the home which include trading, providing support services to traditional caterers, and selling of ice water to generate income in order to reduce the poverty levels of their households. For instance, the income earned from these activities are usually used to purchase buckets, basins and cooking

utensils like sauce pans, plates, bowls, and other things necessary for household use. Hence, women perform dual responsibilities, that is, responsibilities in and outside the home. They also bear principal responsibility for maintaining the home and caring for society's dependents' –children and the elderly. However, it is surprising to note that in the developing world, majority of women are engaged in the informal sector of the economy as opposed to the formal sector; they perform low paid jobs, or work in the family enterprise (ILO, 2008). Their contributions to development are often unrecognized, underestimated and/or unaccounted for in official statistics (World Bank, 2005). Abonge (2012) in a study conducted in North West Region of Cameroon observed that micro and small scale enterprises has increasingly become the mainstay of poor women entrepreneurs who are compelled to operate these enterprises for household provisioning and as a means of creating employment for themselves. Generally, women's ability to provide for basic household needs is considered a major benefit and attributed first and foremost to the ability to run an enterprise. Access to micro credit accomplished through access to enterprise support program makes available business capital, giving entrepreneurs the opportunity to perform income earning activities and/or stay in business. The study indicated a change in living standards of women entrepreneurs as a result of the running of a micro enterprise. Entrepreneurs reported the use of income earned from their enterprises to meet basic survival needs of food, oil, salt, soap and other basic daily household needs. They also contribute in paying their children's healthcare, fees, books and other school needs. It is evident that through the running of their micro enterprises, women are able to make substantial contributions in sustaining the livelihood of their families. The distribution of roles and the contribution of women in meeting household needs affirm the centrality of women entrepreneurs in achieving and ensuring better living standards for household members. Thus, operating Micro Small Enterprises has a trickledown effect on the survival and welfare needs of other household members, particularly children. As noted earlier, women are considered to be more altruistic and express a greater propensity to spend more of their income earned on household welfare needs of family members and children (Batliwala and Dhanraj, 2004; Kevane and Wydick, 2001; Mayoux, 1995). The provision of basic household needs is typically a woman's responsibility in most households. Women constantly provide for the family's needs and are

Contribution to Employment Creation

Ighodalo, (1990) observes that women had to resign their appointment if they wanted to go on maternity leave. The global economic recession and the gulf between job creation and the growth in the numbers of job seekers have worsened the employment situation for women and men alike. But women face greater vulnerabilities in the labour market because of their relative lack of education and training, the tendency to channel women into certain occupations, and the continuous heavy burdens of unpaid domestic work, child-bearing and child-care, which restrict the time and energy available for income-earning activities. Women's participation in the formal sector employment in Nigeria is low. The pattern of relative distribution of the Nigerian modern sector workers by industrial sector shows that female participation is highest in the services sector and lowest in building and construction sector, more specifically, female empowerment is concentrated in the trades, restaurants and hotels sectors, and community social and personal services all of which fall under the informal sector. The Federal Office of Statistics (FOS) 2003 Annual Reports indicate that the informal sector employs about 46 per cent of the female labour force, mainly in petty trading and home-based processing and manufacturing, where they have little access to official sources of credit or information.

Women's participation in the labour force in Nigeria can generally be discussed from three

perspectives. First is agriculture, the mainstay of the economies of most African countries in which a large number of women participate. An International Labour Organization (ILO) Report reveals that in 1996 in the African region, agriculture offered the highest employment opportunity for women (33 percent), services (27 percent) and industries (16.9 percent). Second is the formal sector also known as the “modern” sector or the “organized” sector. It covers the public sector and medium /large private sector enterprises that recruit labour on a permanent and regular basis for fixed rewards. Its main features include difficult entry, large-scale operation, regulated market and possession of formal education. These features account for the predominance of women in the informal sector. According to the United Nations Development Programme (UNDP), women are two-thirds less likely than men to get waged employment; only 3 out of 10 women in the labour force in sub-Saharan Africa are paid employees. The UNDP reports that in 2005, about 5 per cent of the female labour force worked in industry, 20 per cent in services, 23 per cent in sales, and only 6 per cent in professional, technical, administrative or managerial positions. The international labour organisation ILO (2006) suggests that women’s formal sector participation rates dropped from 57 percent in 1980 53 percent in 2006, with 2.5 million women losing their jobs between 1995 and 2000. In Nigeria, women accounted for 30 per cent of retrenched workers, although they were only 18 per cent of formal sector workers. This was due to the fact that women dominated the lower echelons of the social services sector, which faced the heaviest budget cuts. Many of such retrenched women have relocated to the informal sector. Finally there is the informal sector. Because employment opportunities as wage-earning workers often denied women as a result of family responsibilities, lack of skills, social and cultural barriers, self-employment or setting up of their own enterprise may be the only possibility for women to get access to employment and to earn an income. Consequently, in many countries, especially in developing and transition economies, women represent the majority of entrepreneurs in micro enterprises and the informal sector.

Methodology

As a quasi-experimental study, the cross-sectional survey method is adopted in the generation of data (Baridam, 2001). The author further asserts that the target population is the entire population to which the findings are applicable or can be generalised. The target population of Women Entrepreneurs in Rivers State is 329 obtained from the 2014 Directory of the Rivers State Ministry of Women Affairs and Rivers State Ministry of Commerce and Industry. The sample size was obtained using the Kjejcic and Morgan (1970) table for determining minimum returned sample size for a given population. The sample size therefore is 181 and was used for the study. The sampling random technique was used to arrive at the study sample. This is because in this sampling method, each member of the population has a known and equal probability of being chosen. It is a probabilistic sampling procedure.

Primary data was collected through designed questionnaires distributed to women entrepreneurs.

The questionnaire was structured into different sections. Section one was structured to provide demographic information about the respondents, while section two would elicit data on the study variables. The five (5) point Likert scale (ranging from 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5: strongly agree), will be used to measure responses from respondents.

Data collected from the field were edited to ensure consistency of responses. Data collected was first sorted and cleaned; it was then categorized and coded thematically and entered into the data editor of Statistical Package for the Social Sciences (SPSS 17.0). Descriptive statistics in the form of frequencies, tables, percentages, mean and standard deviation were

used for the demographic profiles and items related to the characteristics of women entrepreneurs. To determine the strength and direction of the relationship between variables inferential statistical analysis was employed using Spearman's Rank Order Correlation Statistics.

Results and Discussion

Demographic Analysis

In this study the output of the demographic analysis are presented. These presentations would further enable the understanding of demographic distribution of the sample.

Table 1 Age Distribution of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21-30	108	70.6	70.6	70.6
31-40	30	19.6	19.6	90.2
41-50	12	7.8	7.8	98.0
51& above	3	2.0	2.0	100.0
Total	153	100.0	100.0	

Source: SPSS 17.0 data Output, 2015

From the data in table 1, it can be observed that 108 representing 70.6 percent of the respondents fall within the 21-30 years age bracket. Also, 30 respondents representing 19.6 percent fall within the 31-40 years age bracket. Furthermore, 12 of the respondents representing 7.8 percent were observed to have fallen within the 41-50 years age bracket and finally 3 respondents representing percent of the total respondents were above 51 years and above.

Table 2 Marital Status Distribution of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	87	56.9	56.9	56.9
Married	61	39.9	39.9	96.7
Divorced	1	.7	.7	97.4
Widowed	4	2.6	2.6	100.0
Total	153	100.0	100.0	

Source: SPSS 17.0 data Output, 2015

From the data in table 2, it is clearly indicated that 87 of the respondents indicating 56.9 percent of the respondents fall into the single women category while 69 of the respondents indicating 39.9 percent indicated they were married, 1 respondent representing 0.7 percent indicated that she was divorced and 4 others indicating 2.6 percent were widows.

Table 3 Educational Qualifications of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid WAEC O LEVEL	72	47.1	47.1	47.1
	19	12.4	12.4	59.5
Bachelor's Degree	52	34.0	34.0	93.5
None	10	6.5	6.5	100.0
Total	153	100.0	100.0	

Source: SPSS 17.0 data Output, 2015

The data in table 3 portrays the educational level and qualification distribution of the respondents. From the results above, 72 respondents indicating 47.1 percent are WAEC O'Level holders, 19 of the respondents indicating 12.4 percent were diploma holders, while 52 respondents representing 34 percent were Bachelor's degree holders and 10 respondents indicating 6.5 percent of the respondents had no educational certificate.

Table 4 Duration of Respondents Business Operation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 3 years	76	49.7	49.7	49.7
3-6 years	38	24.8	24.8	74.5
7-10 years	24	15.7	15.7	90.2
More than 10 years	15	9.8	9.8	100.0
Total	153	100.0	100.0	

Source: SPSS 17.0 data Output, 2015

From the data presented in table 4 it can be observed that 76 respondents indicating 49.7 percent had operated their businesses for less than 3 years while 38 respondents depicting 24.8 percent had operated their businesses for a period between 3-6 years. Also, 24 of the respondents which indicate 15.7 percent had been in business for a period between 7-10 years and 15 of the respondents indicating 9.8 percent had been in business for more than 10 years.

Table 5 Number of Employees Working for the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 5 Employees	127	83.0	83.0	83.0
5-10 Employees	22	14.4	14.4	97.4
11-15 Employees	3	2.0	2.0	99.3
More than 15 Employees	1	.7	.7	100.0
Total	153	100.0	100.0	

Source: SPSS 17.0 data Output, 2015

From the data in table 5, 127 respondents that is 83 percent indicated that they employed less

than 5 employees while 22 respondents that is 14.4 percent indicated that they employed between 5-10 employees. Furthermore, 3 respondents representing 2 percent had between 11-15 employees and only 1 respondent that is 0.7 employed more than 15 employees.

Hypothesis Testing

The secondary data analysis was carried out using the Spearman rank order correlation tool at a 95% confidence interval. Specifically, the tests cover hypotheses H_{01} to H_{02} which were bivariate and all stated in the null form. We have relied on the Spearman Rank (ρ) statistic to undertake the analysis. The 0.05 significance level is adopted as criterion for the probability of either accepting the null hypotheses at ($p > 0.05$) or rejecting the null hypotheses at ($p < 0.05$)

Test of Hypothesis One

H_{01} : There is no significant relationship between Innovativeness and women entrepreneurs' contribution to household sustenance.

Table 6 Correlation Result for innovativeness and household sustenance

			Innovativeness	Household Sustenance
Spearman's ρ	Innovativeness	Correlation Coefficient	1.000	.069
		Sig. (2-tailed)	.	.000
		N	153	153
	Household Sustenance	Correlation Coefficient	.069	1.000
		Sig. (2-tailed)	.000	.
		N	153	153

Source: SPSS 17.0 data Output, 2015

From the result in table 6, it is shown that a positive relationship exist between entrepreneurial innovativeness and women entrepreneurs' contribution to household sustenance. The ρ value 0.069 indicates this relationship and it is significant at $p < 0.05$. Therefore, based on empirical findings the null hypothesis earlier stated is hereby accepted. Thus, there is a significant relationship between entrepreneurial innovativeness and women entrepreneurs' contribution to household sustenance.

Test of Hypothesis Two

Ho₂: There is no significant relationship between Innovativeness and women entrepreneurs' contribution to employment.

Table 6 Correlation result for innovativeness and employment creation

			Innovativeness	Employment Creation
Spearman's <i>rho</i>	Innovativeness	Correlation Coefficient	1.000	.787**
		Sig. (2-tailed)	.	.000
		N	153	153
	Employment Creation	Correlation Coefficient	.787**	1.000
		Sig. (2-tailed)	.000	.
		N	153	153

Source: SPSS 17.0 data Output, 2015

From the result in table 6, it is shown that a positive relationship exist between entrepreneurial innovativeness and women entrepreneurs' employment creation. The *rho* value 0.787 indicates this relationship and it is significant at $p\ 0.000 < 0.05$. Therefore, based on empirical findings the null hypothesis earlier stated is hereby accepted. Thus, there is a significant relationship between entrepreneurial innovativeness and women entrepreneurs' employment creation.

Discussion of Findings

This study using descriptive and inferential statistical methods investigated the relationship between entrepreneurial innovativeness and performance of women entrepreneurs' as well as the moderating role of government policy framework. The findings revealed a significant relationship between entrepreneurial innovativeness and performance of women entrepreneurs using the Spearman's rank order correlation tool and at a 95% confidence interval. The findings of this study confirmed that entrepreneurial innovativeness has a positive effect towards performance of women-owned SMEs.

This finding does not collaborate what previous researchers have discovered in the area. Innovation is a crucial factor in firm performance because of the evolution of the competitive environment (Bueno and Ordoñez, 2004). Innovation performance is considered to have a direct effect on firm performance (West and Iansiti, 2003; Brockman and Morgan, 2003). Also, Ireland and Webb (2007) argue that entrepreneurial actions have direct effects on product and process innovation. Study sample show that most respondents have low educational level and might have affected their ability to meaningfully deploy innovate techniques to improve lot.

The second hypothesis was tested using the spearman rank correlation coefficient. Data analysis revealed that there is a positive and significant relationship between innovativeness and women entrepreneurs' contribution to employment creation. This implies that the nurturing of entrepreneurial innovativeness in women entrepreneurs enhances their ability through micro, medium and small enterprises activities to provide a major outlet for

employment creation and economic participation even though these activities can be generally categorized as low skilled with low returns. An innovative women entrepreneur has the ability to perceive new business opportunities, she is well able to respond to such and in so doing create employment opportunities for herself and others. This is because business related networks are generally driven by the need to find solutions to shared problems and therefore generate positive externalities.

Conclusion and Recommendations

The idea which necessitated this study was to examine the relationship between entrepreneurial innovativeness and performance of women entrepreneurs. There is obvious attention on entrepreneurial innovativeness construct with a view to finding out its impact on performance of women entrepreneurs. From the data generated and analysed, it was empirically discovered that a positive and significant relationship exists between entrepreneurial innovativeness and performance of women entrepreneurs' in Rivers State. Therefore from the study sample of women entrepreneurs in Rivers State it is concluded more specifically that:

Entrepreneurial innovativeness significantly enhances women entrepreneurs' contribution to household sustenance. Also Entrepreneurial innovativeness significantly enhances women entrepreneurs' contribution to employment creation.

Based on the discussion and conclusion above, the following recommendations are hereby made:

1. Women entrepreneurs should increase the level of their entrepreneurial innovativeness in order to survive the dynamic, fast-faced and complex business environment which is characterized by shorter life cycles, globalization, and continuous improvements in technology.
2. It is important to engage women in entrepreneurial education which seems pivotal to developing the right abilities, skills, competencies and orientation necessary for women to make vital contributions through entrepreneurial ventures. Concrete assistance is needed from Non-Governmental Organizations (NGOs) in the form of on-the- job training to familiarize women entrepreneurs with new methods, machines, equipment's, business practices, processes and management training. Policies and programs should be directed at developing the Personal Entrepreneurial Characteristics (PEC) in women entrepreneurs; since personal entrepreneurial characteristics has been established as having the capability of enhancing their performance in the study.
3. Government should provide and facilitate access to credit for women entrepreneurs, as lack of credit and financial capital are the major barriers for women business owners' capability, performance and growth. Such credit assistance should be channelled through legally established Non-Governmental Organisations (women associations or other alternatives can be taken). However no collateral should be required as women associations would guarantee the loan and monitor repayment and use of credit. The role of government institution would be just to render support.

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