
**ADOPTION OF SOCIAL MEDIA PLATFORMS ON THE PERFORMANCE OF
MICRO SCALE FEMALE ENTREPRENEURS IN MAIDUGURI METROPOLIS,
BORNO STATE**

TAWA SULEIMAN TIJJANI

Department of Business Administration, Faculty of Management Sciences,
University of Maiduguri, Borno State, Nigeria.

*tawa.tijjani@gmail.com

08034521571:

BITRUS FULANI KWAJAJFA

Department of marketing, Faculty of Management Sciences,
University of Maiduguri, Borno State, Nigeria.

kwajaffabitrus@gmail.com

08039671967

BUBA MUSA PULKA

Department of Business Administration, Faculty of Management Sciences,
University of Maiduguri, Borno State, Nigeria.

bubapulka@unimaid.edu.ng

07033189689

Abstract

*This paper investigates the use of social media platforms/tools for women businesses as well as the socio-cultural and institutional challenges faced by female entrepreneurs in developing countries such as Northern Nigeria settings. Social media platforms have been found to contribute to value creation, wealth creation and innovation of new and existing product and services in several businesses. Gender constructs is considered among variables which hinder the effective performance of women owned businesses and social media use, either during start-up period and growth expansion stage in the business cycle. A random sample of 105 women entrepreneurs operating in four wards of Maiduguri metropolis were chosen for the study. **A structured questionnaire was the research instrument, and analyses were made with Statistical Packages for Social Sciences (SPSS vs. 25) for a set of descriptive and inferential statistics. The study found that social media is empowering women entrepreneurs in Maiduguri metropolis by increasing the ease of use, accessibility, Improved business and brand awareness of their business. The study recommends that a comparative research can be conducted for future research on both sexes, which is to understand whether the effect of social media would have any similarities or differences form that of female counterpart than males. This will enable policymakers, and other stakeholders in the SMEs sector are encouraged to facilitate knowledge and enrich relevant literature.***

Keywords: Social Media platforms, small scale enterprises, women, entrepreneurship.

.Introduction

Entrepreneurship is understood to be an important key driver of new venture creation and economic and technological progress . A global interest in entrepreneurs is related to their importance as drivers of innovation and economic prosperity in economies . The rising worldwide numbers of female entrepreneurs and female owned businesses is reflected in their increased contributions to economic development and recognition as important players in both developed and developing economies . Data studies, of female entrepreneurs in Nigeria, show their 2012 Total Entrepreneurial Activity (TEA) to be 2% points higher at 36% compared to the value for men (Kelley et al., 2013). Relating this to the World Bank population estimates of 185 million people (World Bank, 2017), this translates to about 27 million adult (25 – 64 years) female entrepreneurs. Recent statistics from the Global Entrepreneurship Development Institute (GEDI) 2015 and the Female Entrepreneurship Index (FEI) shows Nigeria female entrepreneurship activity at the 57th position in a comparative study of 77 countries .

However, within the last decade, the Nigerian industrial sector has recorded a boom by small-scale enterprises. Despite this growth, Nigeria being a developing nation and country in West Africa that is striving to breakeven with the present and future challenges of its high population size, poor economy, high unemployment rate and increasing poverty rate . For example, in order to encourage female entrepreneurs, successive government and non-governmental organizations have generally focused on potentials for female empowerment and poverty alleviation through programs that will encourage female entrepreneurial activities .

Women entrepreneurs in Northern Nigeria face further restrictions on their movement, access to the external home environment and access to markets, which limits their informal activities to the home environment . Their activities are usually self-owned and smaller in nature, but are important to the socioeconomic landscape in Northern Nigeria, which is home to a population of over 20 million of such Muslim women .

Social media plays vital roles in the performance of businesses in many economic spheres. Small and micro businesses are beginning to gain momentum in the use of social media as a means marketing. Interestingly, many businesses have successfully adopted social media tools in their businesses however, many are still struggling to adopt and have no strategies on how to utilize the tools effectively in their business. Hence, the low knowledge and understanding on the usage of these social media tools have resulted to many entrepreneurial failures. Many studies have reflected a consensus on the important role of social media in business opportunities and marketing of goods and services . Furthermore, the advent of social media nowadays has increased the participatory rate of women owned businesses . This is in support of who noted that women in developing countries were more likely to become entrepreneurs compared to more developed western nations. This is as a result, of

their low access to basic resources or conditions believed to be necessary for an equal position in society. Likewise the study of conducted on UK entrepreneurs residing in deprived areas suggests that poor business performance and lack of access to resources contributes to low business performance and associated with necessity driven entrepreneurs. Considering the current state of research on the entrepreneurial activities of Borno women, some issues of interest shall be addressed especially due to the limited studies on female entrepreneurship in Nigeria. More importantly, in the aspect of use of social media platforms for their business performance, Borno State has witnessed almost a decade long period of high insurgency and insecurity. The study investigates the adoption of social media tools on the performance of micro scale female entrepreneurs in North-Eastern Nigeria in Borno State.

Literature Review:

Conceptual Review

Female Entrepreneurs

The economic transformation and socio-economic disruptions after the World War II are among factors that facilitated change in the roles of women as homemakers to economic agents and owners of business. However, growing numbers of men were involved at the war fronts which increased workforce positions that had to be filled by women. Slowly, female entrepreneurship experienced rapid growth, trailed by an increase in women's level of education, transpiring in respectable job opportunities. With increased openings, the massive numbers of female entrepreneurs and also the importance to understand them, resulted to the need to study female entrepreneurship.

Nevertheless, the predominant involvement in entrepreneurship is widely spread compared to three decades ago, but their extent of participation in entrepreneurial activities is still low compared to their male counterparts. The Global Entrepreneurship Monitor GEM 2014 global report reveal that an estimated 902 million entrepreneurs, aged between 18 and 64 years old, established new business ventures in 70 economies around the world. An estimate of, 397 million entrepreneurs representing about 44% of the world's recent entrepreneurs population were females. Thus, the data shows new male entrepreneurs to tremendously double the participation of women however, studies have it that this gap is in decline.

Furthermore, the activities of women in entrepreneurship is in support in their establishment and managing of businesses. They are recognized to provide a significant degree of socio economic momentum through their role in creating wealth and providing employment. Their businesses tend to be focused in retail and service sectors and are usually smaller, have lower revenues, hire fewer hands, have low return on investment (ROI), and high exit rates. However, their modest activities tend to improve their economic liberalization and quality of life and also potentially

decrease the rate of unemployment and improve life quality for the employed . Generally, there is the perception that increasing the participation of female entrepreneurs in an economy will potentially increase national economic output .

Social Media

Social media refers to content distributed through social interactions. Social media platforms and ICT nowadays are being adopted by contemporary African entrepreneurs as major influencers of business success . It enables firms to interact with clients in swift and direct process at relatively low cost and increased efficiency. Many business owners are beginning to accept or use social media platforms such as Facebook, Twitter and WhatsApp to build their brand and product awareness (Agwu & Carter, 2014). Undoubtedly, social media also tend to facilitate networks through which individuals and businesses interact with one another. Studies have documented the impact of ICT and Social media, utilized by both formal and informal entrepreneurs (Akturan & Tezcan, 2012). As their impact can be viewed in the roles that it plays towards growth, expansion and success of entrepreneurs, especially in developing economies. Statistics as noted by American Express, show that 37 percent of male entrepreneurs utilize at least one type of social media tool for their business, compared with 43 percent of female entrepreneurs. The is because there is increase in their use of social media, while male entrepreneurs focus on investment than digital technology driven ventures . A survey also reveal that female entrepreneurs used Facebook to facilitate sales and communicate with customers and had more Twitter accounts than their male counterparts. In addition to the immense contribution of social media sites one can say that it enables users to overcome shyness or timidity online when interacting with others. It also increases the performance od business in many ways to enable them accomplish firm's objectives, as well as increase the annual sales of organization . It is perceived that ease of use of these marketing tools should lead to greater usefulness of such technology . Importantly, adopting these social media tools as underpinning strategic marketing of SMEs are vital for acquiring and retaining customers, maintaining easy communication with all stakeholders .

Ease of Use

Ease of use is among the concepts that influence acceptance and usage of ICT. In other words, the simplicity of social media adoption may be considered not too easy for other users and may lead to low performance benefits when using it . Davis (1989) proposed that the TAM which have significant relationship between the system design units which are perceived ease of use, perceived usefulness, attitude towards using and actual usage behavior are sacrosanct to performance. Hence, it is important to note that, new innovation and technicalities of usage is influenced by many factors. These may include the degree to which the user believes in using the particular device, the perceived usefulness, the perceived ease of use and the importance that an individual believes that it would be free from effort. Importantly, perceived usefulness and perceived ease of use may significantly influence a person's attitude towards

social media intention . The remarkable benefits of social media are attributed to the relative ease of use of the tool because of its unlimited specific performance . The functions of these tools also extend to ease of human networks, interface between users and also facilitates not only textual information but also audio, video and multimedia networking .

Accessibility

The effective use of social media in business activities such as information searching, customer relations and marketing tends to have positive impact on performance especially on cost reductions, customer relations, and increase in accessibility of information . Furthermore, the use of social media for marketing, customer relationship, building brand awareness contributes to enhanced market share and sales used to measure the impact of SMEs adoption and performance . This is in support with who attested that social media factors tend to form basis for decision for new or existing entrepreneurs to break into new markets due to affordability.

Improved Business

An important aspect of social media impact is its ability for entrepreneurs to sustain their business through profit making, ability to breakeven and achieve sustainability . Remarkably, SMEs performance can be enhanced through social media in their sales capabilities, which can result to their business success . Likewise, the application of social media platforms has significant performance measures which relates to productivity, customer base as well as improved brand awareness of SMEs. Past studies attests the positive role internet play through the use of social media platforms which has drastically improved the relationship with new markets, supply chain and customers for the business purpose . These ICT impacts have successfully improved and create opportunities that has facilitated economic development and many more.

Brand Awareness

Brand awareness is the ability to build brand loyalty, reputation and equity through creating awareness of a brand that customers will embrace for business success. Social media facilitates high brand awareness and productivity at reduced cost when compared to other conventional technologies . In order words, small and micro sized enterprises (SMEs) tend to improve their brand awareness and customer base and have positive impact on referrals, repeat patronage and increased sales . By so doing, companies are able to share information as well as customer relationship, low cost transactions and communicate with customers effectively . In addition, user created content are created, comment and information sharing between two or more partners helps to create awareness of business and as well introduce new clients to a business. This have positive impact on incurred cost of marketing with the use of social media tools if adopted by firms . In addition to the benefits that social media provide, wider network provision and sales figure are part of its awareness benefits often mentioned.

The Role of Social Media in Women Entrepreneurship

The role of entrepreneurship in many nations cannot be overemphasized. Women entrepreneurs access or adoption of social media has received low recognition and research compared with that of men . This is particularly important especially when women contribute tremendously to socio economic development in any country. Women role are essentially dynamic and creative which can easily change overtime. Their role in economic development in any society supports their inputs and creativity both in the formal and informal setting.

Therefore, their ability to adopt social media platform for their business has enable them create successful ventures and facilitates a competitive edge advantage identified in the immediate environment through the production of goods and services. Prior studies (attested that women entrepreneurs who use social media tools sell directly to customers through balancing network between family roles as well as receive social support from other female entrepreneurs. In the same vein, gender construct is minimized and can manage the production and delivery of services efficiently.

Several studies also reveal among several constraint includes access to technologies, procedures and lack of social networks as reasons faced by women in seeking entrepreneurial success for their enterprises . The number of women in the technology is very low unlike in other health care, hotel, education, restaurant and so on. Women participation in business activities through social media networks has contributed to their growth in small and medium businesses. Their contribution and activities in the economic growth has paved way for women to be recognized even by outstanding researchers.

Global Entrepreneurship Monitor (GEM) 2017 supports that women participate in entrepreneurial activities across 37 GEM countries which has contributed in the establishment of new enterprises and wealth creation. In addition, the role of technological advancement has contributed to women's increased job creation through online marketing and sales. With this, they are able to create employment for themselves, poverty alleviation and provision of resources that will increase their participation with other women entrepreneurs and other ventures . Today, the role of women entrepreneurship is growing at an unprecedented rate especially owing to the global social media networking.

Technology Acceptance Model (TAM)

Technology acceptance model (TAM) was generally used to study factors influencing use of information systems. It was originally developed from causal action theory (TRA) by Davis (1989). The model focuses on providing explanation of computer technology acceptance and behavior of users across various computing technologies as end users. According to TAM, perceived usefulness and ease of use are the two core predictors of usage intentions and actual behavioral use of the technology (Davis

1989). Thus, the measurement of perceived ease of use when used as constructs are subject to a person's belief with regards to accepting or using a technology rather than an objective reality. No matter how useful and relatively easy a technology or application is proven to be, it will likely not be used if a user does not perceive it as such.

Similarly, perceived usefulness is defined by Davis (1989) as "the degree to which a person believes that using a particular system would enhance his or her job performance". This definition takes the assumption of an individual working within an organization. Nevertheless, same definition applies to a person's belief of using a system that could enhance his or her personal task or status. Perceived ease of use, refers to "the degree to which a person believes that using a particular system would be free of effort (Geebren, Jabbar, & Luo, 2021). TAM proposes that perceived usefulness is influenced by perceived ease of use. The limited determinants in the TAM model have led to the development of modified and extended versions which can be flexibly applied to different situations (Venkatesh & Davis, 2000). Several studies have applied TAM and its extended versions to examine the impact of mobile banking service quality on customer satisfaction (Usman, Monoarfa, & Marsofiyati, 2020). The factors examined in the studies are usually correlated to the model determinants of perceived usefulness and perceived ease.

Methodology

The purposive research design was adopted as the main research design and self administered questionnaire was used to collect data from 105 women entrepreneurs who are actively engaged in micro business activities in the state. The data collected was analyzed using the statistical software package SPSS (Statistical Package for the Social Sciences) V25 was used to analyze the data.

Table 1: Demographic Characteristics of Respondent

S/N	Characteristic	Category	Frequency N=(105)	Percentage N=(105)
1	Business Location	Gamboru	38	36
		Gwange	20	19
		Hausari	42	40
		Abbaganaram	5	4
		Total	105	100
2	Period of Business	Below 1 year	12	11
		1 – 5 years	35	33
		5 – 10 years	28	26
		More than 10 years	30	28
		Total	105	100
3	Social Media Usage	Facebook	28	26
		WhatsApp	60	57
		Instagram	17	16
		Others	0	0
		Total	105	100
4	Business Type	Sole Proprietorship	62	59
		Services	30	28
		Wholesale/Retail	13	12
		Total	105	100

Source: Field Survey 2022

Table 1 reveal the result obtained from the survey, 38 percent of the respondents are entrepreneurs operating in Gamboru in ward, while 20 percent represent the respondent from Gwange ward, another 42 percent represent the respondent from Hausari ward, and 5 percent from Abbaganaram wards respectively. Furthermore, it was noted that the majority of surveyed women entrepreneurs operated micro scale businesses. 12 percent of the respondents have been in the business in less than one year, 35 percent of the respondents operate their business from one to five years while 28 percent of the respondents have been in their business from five to ten years, while 30 percent have engaged in the business for more than 10 years.

The above Table 1 also reveal that 28 percent of the respondents used Facebook,

60 percent used WhatsApp, while 17 percent used Instagram as their preferred social media platform for their businesses and 0 respondents who do not use any form of social media tools for the business. Regarding the sectors of women entrepreneurs. Table 1 also reveal 62 percent of the respondents operate in the sole proprietorship type of business ownership, 30 percent services, while 13 percent of the respondents operate in the wholesale/retail sectors.

Results and Discussion

Table 2: Cronbach's Alpha score for the study dimensions

Reliability Statistics	
Cronbach's Alpha	N of Items
0.621	10

Field Survey (2023)

The Cronbach coefficient of alpha varies from 0 to 1 and the value of 0.5 or less generally indicates unsatisfactory internal reliability of data (Tavakol & Dennick, 2011). Scales with coefficient alpha between 0.6 and 0.7 indicate are consistent, reliable and acceptable.

Table 3: Correlation between Dependent and Independent variables

Construct		SM	EO	IB	BA	ACC
1 Correlations	SM	1.000	.006	.059	-.398	-.207
	EO	.006	1.000	-.070	-.026	-.294
	IB	.059	-.070	1.000	-.176	-.408
	BA	-.398	-.026	-.176	1.000	.209
	ACC	-.207	-.294	-.408	.209	1.000
Covariance	SM	.003	1.833E-5	.000	-.001	-.001
	EO	1.833E-5	.003	.000	-8.037E-5	-.001
	IB	.000	.000	.005	-.001	-.002
	BA	-.001	-8.037E-5	-.001	.004	.001
	ACC	-.001	-.001	-.002	.001	.004

Field Survey (2023)

The Spearman's correlation was used to explain the relationship between variables as well as check for multicollinearity before testing the study hypothesis. A coefficient of 0 indicates no correlation between the variables. Interpreting the correlation value depends on the research question and the context of the data. Generally, a correlation coefficient of 0.1 to 0.3 is considered a weak correlation, 0.3 to 0.5 a moderate correlation, and above 0.5 a strong correlation (Field, 2013).

Table 4: Model regression coefficients

		Coefficients ^a						Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF	
		B	Std. Error	Beta					
1	(Constant)	-0.570	0.418		-1.362	0.176			
	EO	0.501	0.052	0.610	9.676	0.000	0.867	1.154	
	ACC	0.143	0.062	0.164	2.323	0.022	0.693	1.442	
	IB	0.162	0.067	0.160	2.404	0.018	0.782	1.279	
	BA	0.178	0.060	0.195	2.994	0.003	0.813	1.231	
	SM	0.116	0.058	0.128	1.979	0.051	0.818	1.222	

a. Dependent Variable: PE

Field Survey (2023)

Based on the information in Table 4, the following conclusions can be drawn: The

coefficient analysis indicates the relationships between the dependent variable and the independent variables. Specifically, social media, ease of use, accessibility, improved business were found to be statistically significant at the 1% level, which supports the research hypothesis. This suggests that these factors have a significant impact on the performance of small scale business.

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.733	5	2.347	38.309	.000 ^b
	Residual	6.064	99	0.061		
	Total	17.798	104			

a. Dependent Variable: PE

b. Predictors: (Constant), SM, EO, IB, BA, ACC

Field Survey (2023)

The ANOVA table presented in Table 5 suggests that there is a statistically significant relationship between performance of small scale businesses and all the explanatory variables, as the p-value is less than 0.05. Regression model is considered significant when it is 0.000 under Anova. Having sig. F change value F (99) = 38.309, which shows that the model used in the study was appropriate as 0.000 significant value attained.

Discussion of Findings

The study was conducted to assess the adoption of social media platforms in empowering micro scale women entrepreneurs in Borno State Nigeria. First, the demographic findings show that majority of the respondents 57% use WhatsApp for their business and 16% use Facebook for their business. Similarly, the finding reveals that 59% are sole proprietors while the least is 12% who are respondents who engage in Wholesale/Retail.

Table 1: gives the results of the reliability test using Cronbach's alpha coefficient. The Cronbach coefficient of alpha is seen to vary from 0 to 1 and values of 0.5 or less usually indicates unsatisfactory internal reliability of data. The reliability data of the service quality dimensions used in the study is confirmed. The Inter correlation between variables of the study shows that there was a positive significant relationship between all the study variables of social media platform and performance of small scale business. The finding aligns with the empirical work of Eltayib et al. (2018); Ile et al. (2018); Jeremiah et al. (2021) who found significant correlation of the dimensions of social media, ease of use, accessibility, improved business and performance of small scale business. The regression analysis R values for the regression model was determined as 0.812. This indicates the explanatory variables; social media, ease of use, accessibility, and improved business on the effect of small scale business or 99% of performance. Therefore, social media, ease of use, accessibility, and improved business are good explanatory variables of the performance level of small scale female entrepreneurs in Maiduguri.

Conclusion and recommendations

The study focus on the use of social media on the performance of small scale business of women entrepreneurs in Borno State. The study shows that the women are actively engaged in business activities, and utilize social media tools for their business. There is a general misconception about their low economic engagement, which has changed the view of their economic participation, especially in a conservative society such as, Northern Nigeria. In other words, legislators and policymakers should carefully consider administrative and legislative and economic factors as those found to hinder females from establishing and running successful SMEs.

Social media is empowering women entrepreneurs through launch of new business, sustenance of existing business and enhancing wide network coverage of relationships across geographical regions.

Recommendations

The study was based on the quantitative research method; however similar study can be conducted using the qualitative research approach. The qualitative research gives

room for physical interaction where the participants are interviewed through in-depth probing which also provides detailed information form participants.

The study can also be replicated on women entrepreneurs who utilize social media tools in some parts of southern Nigeria, who have low physical confinement when compared to Northern Nigeria women, this will give room for variation in the adoption and SMEs success.

Furthermore, a comparative research can be conducted for future research on both sexes, that is to understand whether the effect of social media would have any similarities or differences form that of female counterpart than males. This will enable policymakers, and other stakeholders in the SMEs sector be encouraged to facilitate knowledge and enrich relevant literature.

References

- Avolio, A., & Radoviæ-Markoviæ, M. (2013). Women and entrepreneurship: Female durability, persistence and intuition at work. *Surrey: Gower Publishing Limited*
- Ayogu, D. U., & Agu, E. O. (2015). Assessment of the Contribution of Women Entrepreneur towards Entrepreneurship Development in Nigeria
- Azmi, I. A. G. (2017). Muslim Women Entrepreneurs Motivation in SMEs: A Quantitative Study in Asia Pacific Countries. *Asian Economic and Financial Review, 7*(1), 27
- Bruni, A., Gherardi, S., & Poggio, B. (2004a). Entrepreneur-mentality, gender and the study of women entrepreneurs. *Journal of Organizational Change Management, 17*(3), 256-268.
<https://doi.org/doi:10.1108/09534810410538315>
- Bruni, A., Gherardi, S., & Poggio, B. (2004b). *Gender and entrepreneurship: An ethnographic approach*. Routledge
- De Vita, L., Mari, M., & Poggese, S. (2014). Women entrepreneurs in and from developing countries: Evidences from the literature. *European Management Journal, 32*(3), 451-460.
<https://doi.org/10.1016/j.emj.2013.07.009>.
- Eltayib, N. H. E., Bhimani, A. M. C., kumar Gandhi, I. A., & Kamdar, T. S. A. (2018). The Effect of Social Media Marketing in Small Business Performance. *International Journal of Novel Research in Marketing Management and Economics, 5*(1), 141-147.

- Etim, E. S. (2020). The utilization of social media platforms for viability of femaleowned small and medium-scale enterprises in South Eastern Nigeria. *Acta Universitatis Danubius. (Economica)*, 16(1), 96-111
- Gekombe, C., Tumsifu, E., & Jani, D. (2019). Social media use among small and medium enterprises: a case of fashion industry growth. *University of Dar es Salaam Library Journal*, 14(2), 3-18
- Ile, C. M., Nwosu, N. L., & Udemba, N. F. (2018). SOCIAL MEDIA: A TOOL FOR SUCCESSFUL OPERATION OF SMALL AND MEDIUM SCALE ENTERPRISES (SMEs) IN THE 21ST CENTURY NIGERIA. *Nigerian Journal of Business Education (NIGJBED)*, 5(1), 123-134
- Inam, U. S. (2015). Poverty Alleviation Strategies In Nigeria: A Call For An Inclusive Growth Approach. *Journal of Poverty, Investment and Development*, 15, 110-118
- Is-haq, H. O. (2019). Digital Marketing and Sales Improvement in Small and Medium Enterprises in Nigeria. *International Journal of Innovation and Research in Educational Sciences*, 6(6), 803-810
- Jayawarna, D., Rouse, J., & Kitching, J. (2013). Entrepreneur motivations and life course. *International Small Business Journal*, 31(1), 34-56.
<https://doi.org/10.1177/0266242611401444>
- Jeremiah, O. O., Haliso, Y., & Chima, O. E. (2021). INFLUENCE OF ICT USE ON BUSINESS PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN PORT-HARCOURT NIGERIA
- KATERI, Z. A. (2021). IMPACT OF SOCIAL MEDIA ADOPTION ON PERFORMANCE OF SMEs IN KANO STATE, NIGERIA
- Lawal, L. O., & Adejuwon, J. A. (2023). Social media marketing and sales performance of selected small and medium enterprises in South-West Nigeria
- Loza, E. (2011). Female Entrepreneurship Theory: A Multidisciplinary Review of Resources. *Journal of Women's Entrepreneurship and Education*, 26-64
- Marolt, M., Zimmermann, H.-D., & Pucihar, A. (2022). Social Media Use and Business Performance in SMEs: The Mediating Roles of Relational Social Commerce Capability and Competitive Advantage. *Sustainability*, 14(22), 15029
- Mile, B. N., Ijirshar, V. U., & Ijirshar, M. Q. (2022). The impact of SMEs on employment creation in Makurdi metropolis of Benue state. *arXiv preprint arXiv:2210.00143*

- Minniti, M., & Arenius, P. (2003). Women in entrepreneurship. Entrepreneurial Advantage of Nations: First Annual Global Entrepreneurship Symposium, United Nations Headquarters
- Minniti, M., & Naudé, W. (2010). What do we know about the patterns and determinants of female entrepreneurship across countries&quest. *European Journal of Development Research*, 22(3), 277-293
- Muhammad, L. (2018). Women Entrepreneurs and Survival of Small Scale Enterprises in Nigeria. International Conference on Advances in Business and Law (ICABL)
- National Bureau of Statistics Nigeria. (2012). *Annual Abstract of Statistics 2012*. Nigeria: Federal Government of Nigeria (F.G.N.)
- Ndife, C. F. (2020). Influence of Social Media on the Performance of Small and Medium Scale Enterprises
- Neuman, W. L., & Robson, K. (2007). Basics of social research: Qualitative and quantitative approaches.
- Nwoye, M. (2013). Gender responsive entrepreneurial economy of Nigeria: Enabling women in a disabling environment. *Journal of International Women's Studies*, 9(1), 167-175
- Ogbari, M., Ajagbe, A. M., Oke, A. O., & Ejimofor, K. U. (2016). Emperical Perspectives of Social Media and International Entrepreneurship in Nigeria. *International Journal of Economic and Business Management*, 4(2), 40-54
- Ogwumike, F. O. (2002). An appraisal of poverty reduction strategies in Nigeria. *CBN Economic and Financial Review*, 39(4), 1-17
- Oyewobi, L. O., Adedayo, O. F., Olorunyomi, S. O., & Jimoh, R. (2021). Social media adoption and business performance: the mediating role of organizational learning capability (OLC). *Journal of Facilities Management*
- Radovic-Markovic, M. (2013). Female Entrepreneurship: Theoretical Approaches. *Journal of Women's Entrepreneurship and Education*, 1-9
- Rao, S. (2014). Nurturing entrepreneurial women: Insights from a developing country. *Journal of Entrepreneurship in Emerging Economies*, 6(3), 268-297
- Salam, S., & Hoque, A. S. M. M. (2019). The role of social media and effect of relationship marketing on SME performance in bangladesh: multi-group

- CFA. *Asian People Journal (APJ)*, 2(1), 12-31
- Shmailan, A. (2014). Female entrepreneurs in Saudi Arabia: A comparison of barriers and motivations: moving from disenfranchisement to empowerment. *Elite Research Journal of Education and Review*, 2(2), 6-21
- Singer, S., Amorós, J. E., & Arreola, D. M. (2015). *GEM 2014 Global Report*. G. E. R. A. G. Global Entrepreneurship Monitor (GEM)
- Terjesen, S., Lloyd, A., & GEDI. (2015). *The 2015 Female Entrepreneurship Index (FEI)* (The Female Entrepreneurship Index (FEI), Issue. G. E. a. D. Institute
- Ukpere, C. L., Slabbert, A. D., & Ukpere, W. (2014). A Relationship between Social Media Platforms and the Financial Success of Modern African Entrepreneurs. *Mediterranean Journal of Social Sciences*, 5(4), 479
- Welter, F., Baker, T., Audretsch, D. B., & Gartner, W. B. (2017). Everyday entrepreneurship—a call for entrepreneurship research to embrace entrepreneurial diversity. *Entrepreneurship Theory and Practice*, 41(3), 311-321
- World Bank, W. (2017). *World Bank Open Data*. Retrieved 29/08/2017 from http://databank.worldbank.org/data/views/reports/ReportWidgetCustom.aspx?Report_Name=CountryProfile&Id=b450fd57
- Zakaria, Y. (2001). Entrepreneurs at home: secluded Muslim women and hidden economic activities in Northern Nigeria. *Nordic Journal of African Studies*, 10(1), 107-123