



Effects of Government Intervention on the Performance of Women Entrepreneurs in Gombe Main Market

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DOI: [10.5281/zenodo.16730840](https://doi.org/10.5281/zenodo.16730840)

Submission Date: 20 June 2025 | Published Date: 02 July 2025

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Abstract

The study assessed the effect of government intervention on the performance of women entrepreneurship in Gombe main market. Survey research design was employed to generate data from the respondents, the population of the study was 1252 women entrepreneurs with a sample size of 303. Among the 303 distributed questionnaire, about 287 were successfully returned and it was further used for final analysis. A statistical investigation utilizing SPSS 25.0's regression function produced results showing a substantial correlation between GEEP and women entrepreneurs, however, SMEDAN and women entrepreneurship depict a negative result. Conditional cash transfer showed a positive connection with women entrepreneurship in Gombe main market, Gombe state. The study recommended that; Scale up GEEP's mentorship program: Expand and formalize the mentorship program, pairing successful women entrepreneurs with new entrants, to provide guidance, support, and valuable industry insights. Reassess and revamp SMEDAN's programs to better address the specific needs and challenges faced by women entrepreneurs. Expand CCT programs to include business training and mentorship.

Keywords: Women Entrepreneurship, Government Intervention, GEEP, SMEDAN, Conditional Cash Transfer (CCT), Entrepreneurial Performance, Gombe Main Market, Mentorship Programs, Business Empowerment, Policy Evaluation.

Introduction

The ever-changing world with its dynamism makes it possible for every individual, regardless of the gender or status to venture into a profitable business, not only for survival but also for changing the narrative of our business operations. Women entrepreneurs around the globe have significant impact on the economic development, as the entrepreneurial ventures are creating new employment opportunities (Faisal et al., 2017). Female entrepreneurs play a crucial role in the economy of most of the developed and developing nations and have a significant effect by generating employment, accelerating development, and fostering prosperity.

For example, in India women comprise 14 per cent of the total entrepreneurs, which works out to 8 million. Also, 10 per cent of all formal enterprises are owned by women. About 20.37 per cent of the MSME industry in India is made up of women-led businesses, which also employ about 23.3 per cent of the labor population. Between 13.5 and 15.7 million businesses are owned by women, who also hire between 22 and 27 million individuals (Onuoha & Okafor 2023). Similarly, Al Mamun et al. (2019) opined that female entrepreneurs make significant contributions to economic growth and to poverty reduction around the world. In the United States, women-owned firms are growing at more than double the rate of all other firms, contribute nearly \$3 trillion to the economy and are directly responsible for 23 million jobs. In developing countries, female entrepreneurship is also increasing there are about 8 million to 10 million formal small and medium enterprises (SMEs) with at least one female owner (Raman et al., 2022).

African countries recognized women entrepreneurs as an important source of economic growth, their potential has not yet been realized in an optimal fashion in many countries on the African continent (Sajjad et al., 2020). According to Al Mamun et al. (2019) focuses on female entrepreneurship and female-owned or managed businesses in Africa. They

further paid more attention on 2008 report by the World Bank, the report revealed that there are three countries with the highest percentage of women entrepreneurs which were Ghana (44%), Cape Verde (43%), and Rwanda (41%). These depict that having a highest number of female entrepreneurs in a country; manifest a country's proper practice of gender equality. Furthermore, Master card Index of Women Entrepreneurs (2018) noted that countries with the highest number of female entrepreneurs outstrip all their peers with the highest percentage of women business owners. This speaks to a long history of female entrepreneurship in Ghana and Rwanda. Indeed, Sub-Saharan Africa has the highest rate of female entrepreneurs globally with approximately 26% of female adults involved in entrepreneurial activity. According to the Women in Africa philanthropy report (2020), Women are the backbone of the African economy, with female entrepreneurship accounting for an estimated 7–9% of the continent's GDP.

The recent government interventions (such as GEEP, NSIPs programs, NIRSAL programs, Conditional cash transfer scheme) supposed to have helped women entrepreneurs to access finance, shun discriminations (both gender and societal), participate in making skill business decisions, and other socio-cultural differences (Faisal, et., al., 2017). Based on these arguments, the study investigated the effect of government intervention on the women entrepreneurs in Gombe main market.

Statement of Problem

Ideally, women or group of women organized in a systematic way, means and desire for flexibility, financial stability, freedom and sustainable development. Women entrepreneurs incubates new ideas, start her new enterprises with these set of ideas and added value to the society based on her in depended initiatives. Entrepreneurship is often considered a male-gendered concept and carries masculine connotations (Yunis et al., 2018). Traditionally, entrepreneurship is assumed to be a male-dominated area; the participation of women in this arena has been increasing steadily with the support of the transformation into a knowledge economy.

Currently, statistics has shown that Women-led businesses, particularly micro-enterprises, form a critical component of Nigeria's 39.7 million micro, small and medium enterprises (MSME) ecosystem. According to National Bureau of Statistics (2021) and the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Survey Report, of the 38.4 million of micro-businesses in Nigeria, women account for 32.9% of business ownership (NBS & SMEDAN, 2021). Across the top five MSME sectors, men-owned enterprises dominated Agriculture (84.9%) and Service (58.4%) sectors. Women-owned enterprises were more prevalent in Accommodation & Food Services (86.8%); Manufacturing (68.7%), and Wholesale/Retail Trade (64.5%) (NBS, 2021).

Government have been making consistent effort enormously to envisage portfolio of programs and interventions to help women in entrepreneurship journey such as National social investment programs, Government enterprise empowerment programs, NIRSAL micro finance to empower the development of entrepreneurship in the country. Many studies have been conducted by different scholars to help bridge the gap between entrepreneurship theories and practice. Studies such as Agrawal et al. (2023); Salam Zadeh et al. (2023); Onuoha & Okafor (2023); Bamidele, (2023); Beshier, (2022). Although, these studies were all carried out in Asia, USA, Ghana and Nigeria to address the gap. The studies revealed mixed findings between entrepreneurship and government interventions, which is part of the reason behind this study.

Concept of Women Entrepreneurship

The French economists Cantillon first defined entrepreneurship in the 18th century as; self employment, regardless of nature or direction, and when the risk tolerance and the organization of production factors are needed to produce a good or service in the market (Aladejebi, 2020). The word entrepreneur comes from the French word enterprise which means to undertake (Cunningham, & Lischeron, 1991). The word entrepreneur was first used by Cantillon in the early 1700s to describe someone who takes a risk by purchasing certain things at one price and by selling another unknown price (Salam Zadeh, et., al., 2023).

Additionally, Stam and Spigel (2017) asserted that Entrepreneurship is a course of action by which a person generates prospects for innovation leading to more and unique contributions to society. An entrepreneur is perceived as one who is courageous, independent, a risk-taker, and can combine resources to launch a profit-making enterprise (Bamidele, 2023). The term women entrepreneurs refer to a wide range of women-owned/run enterprises. A woman-owned business in the USA is defined as a small business that is at least 51percent owned, managed, and operated by one or more women (Onuoha & Okafor 2023). According to Raman et al. (2022) a female entrepreneur is a woman who has initiated a business, is actively involved in running it, and her ownership is a minimum of 50% of the enterprise and has been in operation for one year or longer. A woman entrepreneur is a woman who shows initiative and has a keen eye for opportunities; is willing to take risks, and can generate employment opportunities for others and create wealth with her entrepreneurial skills and innovative thinking (Agrawal et al., 2023). According to the United Nations Conference on Trade and Development (UNCTAD, 2014) six indicators were noted as a measurement of successful female entrepreneurship. The indicators are easy to access to funding for the expansion of their businesses, easy access to

customers, suppliers and business partners, work-life balance, increase literacy and education skills, independence and the ability to earn income, and Global presence.

In Nigeria, women-owned businesses are not economically developed compared to that of men. This is due to institutional barriers which do not allow women to fully take part in economic empowerment programs. Women are considered to have strongly connected to the family, and most work of maintaining the house is assigned to them (Besher, 2022). The generalization of 'gender' in Nigerian suggest that women are not supposed to engage in stressful and high risk-taking ventures. This has discouraged many Nigerian women from developing, running, and growing successful business ventures. Aladejebi (2020) observes that widespread bias about social discrimination is not the main barriers women entrepreneurs encounter in South-West Nigeria. She concluded that lack of adequate training, access to start-up capital, and poor family support (including spousal support) hampers the growth of women entrepreneurship.

Government Intervention Programs

Government intervention is when the government gets involved in the marketplace for the purpose of impacting the economy. It can often be a very controversial topic and is known to fuel political debate. Those that advocate for government intervention argues that the Law of Supply and Demand is not enough to keep the economy running smoothly, and this intervention will protect against abuses and guard the overall success of the economy. However, Raman *et al.* (2022) argue that it is a responsibility of the government to ensure the best interest of the people and do what is necessary to reduce or eliminate poverty and hardship. Others believe that government intervention is not the answer to every economic problem, and their involvement often does more harm than good. The government has a number of tools at its disposal to intervene when problems arise. They may use regulations, funding, the creation of new government programs, and taxes or tax breaks.

They can also intervene when there are natural disasters too big for local governments to handle. These kinds of disasters cause not only physical and humanitarian problems, but lingering economic problems as well (Bamidele, 2023).

Additionally, Tope Jegede and Eunice Irewole (2020) define Government intervention as any action carried out by the government that affects the market with the objective of changing the free market equilibrium/outcome. Nations especially developing nations are implementing policies to promote entrepreneurial activities that will add to the overall economic growth of those nations (Agrawal *et al.*, 2023). Nigeria is not an exception to this strategy as the government from time to time implements policies that will accelerate entrepreneurship development through various Ministries and Agencies. Nigerian government had established Small and Medium Enterprises Development Agency (SMEDAN), Bank of Industry, N-Power program, Government Enterprise and Empowerment Program (GEEP), You-win program, TraderMoni, reduction of the amount for business name registration and a whole lot of other interventions to promote entrepreneurial activities by facilitating access to funds, training and other resources needed for SMEs to thrive Nigeria (Salamzadeh *et al.*, 2023). Ordinarily some entrepreneurs succeed amidst those challenging factors that are militating against entrepreneurial development in Nigeria because entrepreneurs are known generally to possess some characteristic traits that make them high achievers and those that do succeed in Nigeria have to apply wisdom ensure they surmount those challenges.

Government Enterprise and Empowerment Program (GEEP)

Government Enterprise and Empowerment Program (GEEP) is a micro-lending intervention that targets traders, artisans, enterprising youth, farmers and women in particular, by providing loans between 10,000 and 100,000 at no monthly cost to beneficiaries. According to Okolo-Obasi and Uduji (2023) GEEP was initially launched in 2016, under the office of the Vice President, Federal Republic of Nigeria, Professor Yemi Osinbajo. However, it was restructured and re-launched to GEEP 2.0 on 24th August 2019, after the creation of Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development (FMHADMSD) (Salamzadeh *et al.*, 2023). Government Enterprise and Empowerment Program (GEEP) is a micro-lending intervention that targets traders, artisans, enterprising youth, farmers, and women in particular, by providing loans between 10,000 and 300,000 at no monthly cost to beneficiaries. Its major goal is to ensure vulnerable youth, women, farmers, artisans, associations, and traders, who are at the bottom of the economic ladder/pyramid in Kaduna State, have access to credit without collateral (Agrawal *et al.*, 2023).

There are three (3) products: MarketMoni (₦50,000) targeting vulnerable, under privileged and marginalized women (female headed households, divorcees, widows) between 18-55 years old. TraderMoni (₦50,000) targeting under privileged and marginalized youths, orphans, artisans, PWDs, Almajiris, small business owners, between 18-40 years old. FarmerMoni (₦300,000) targeting rural farmers that operate in the agricultural space focused on agripreneurship with farm inputs, between 18-55 years old. Additionally, 13, 928 beneficiaries have been enumerated across the 3 products (TraderMoni, MarketMoni, & FarmerMoni). The GEEP loan is a funding scheme set in place by the Federal Government of Nigeria. Basically, the purpose of this scheme is to offer collateral and interest-free loans to small-scale entrepreneurs. GEEP is a welcomed idea that favors every Nigerian who wants to go into business.

Small and Medium Enterprise Development Agency of Nigeria (SMEDAN)

Initiating and articulating policy ideas for small and medium enterprises growth and development; Promoting and facilitating development programs, instruments and support services to accelerate the development and modernization of MSME. Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) works towards assisting small and medium scale enterprises to overcome poor infrastructure in the management of business operations and accessing financial services amongst other challenges (Nwobilor *et al.*, 2023).

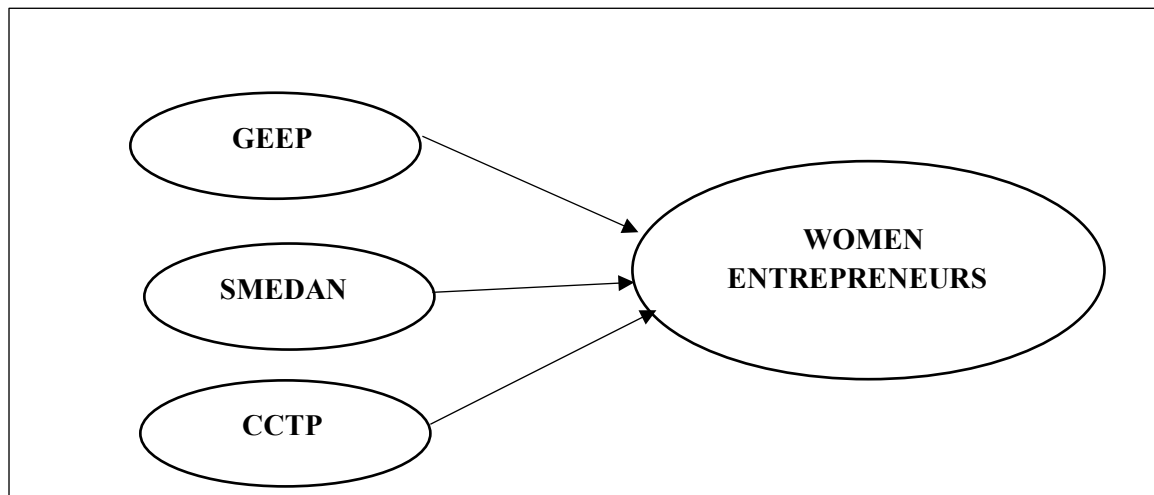
In October 2022, the agency had organized a packaging and branding program for small and medium enterprises (SMEs) products with the main objective of exposing them to possibilities within the Africa Continental Free Trade Area (AfCFTA) (Onuoha & Okafor 2023). SMEDAN in collaboration with Niger State organized a cluster empowerment program in Minna in April, 2023 for businesses involved in the production and marketing of butter. The organization has partnered with Bloc, a company that provides tools and software for financial services management targeted at the small and medium sized enterprises for internal processes and for serving their clients (Salamzadeh *et al.*, 2023). Additionally, SMEDAN means the Small and Medium Enterprise Development Agency of Nigeria, established and operating pursuant to the Small and Medium Enterprise Development Agency of Nigeria (establishment) Act 2003 (Bamidele, 2023).

Conditional Cash Transfer Program

The CCT originated from Latin America and the Caribbean. In 2002, Mexico's CCT program reached more than four million families, representing 20 percent of the Mexican population, and commanded an annual budget was around Mex\$18 billion (US\$1.8 billion equivalent to approximately 0.32% of GDP). Rawlings, (2004) reported that in Jamaica, Program of Advancement through Health and Education (PATH) is introduced as a national program to replace three major income transfer programs, while improving targeting and cost-effectiveness. According to Agrawal *et al.* (2023) estimated that at least 29 developing countries have a CCT program. In many countries, including Brazil, Ecuador, and Mexico, the CCT is the largest social assistance program, covering millions of households, and accounting for as much as 0.5% of GDP (Salamzadeh *et al.*, 2023). Pilot conditional cash transfer is another program practice in Indonesia called *Generasi*, examined the importance of conditionality (Besher, 2022). Consequently, another program in Mexico called Oportunidades/Progresá looked at the families who accidentally did not receive forms that monitored school attendance and therefore received unconditional cash transfers. It then compared them with those households that did receive the forms. The report discovered that conditionality had the strongest impact on children's attendance to secondary school, as enrolment rates in secondary school were higher for those that received the forms (Nwobilor *et al.*, 2023). Efficiency gains from CCTs can be enhanced by adjusting transfers for increased participation, and by reducing leakages by focusing on cases where the conditionality will be most effective in altering behavior. This implies that the tighter the program's budget constrains in selecting among qualifying beneficiaries, the larger the potential efficiency gains from selection of beneficiaries and calibration of transfers (Bamidele, 2023).

In an attempt made by the Federal Government of Nigeria to find the possible ways of incorporating teenage girls and women into its Conditional Cash Transfer (CCT) program to support them in the purchase of hygiene materials for their monthly menstrual period, development of human capital, and help to reduce feminization of poverty. The CCT program is designed to benefit poor and vulnerable households with a monthly stipend of 5,000 Nigerians naira (US\$13.83). Beneficiaries also receive training as well as financial and technical support to start small businesses. According to Raman *et al.* (2022) assert that Nigerian government has also pledged its support to protect the dignity of menstruating women and girls. They are ready to partner and collaborate to see that they support the vulnerable groups, especially women and teenage girls, by giving monthly stipends to support them, so that they can earn something and be able to buy all the necessary hygiene materials that they need during this period of their lives. According to Nwobilor *et al.* (2023) lack of access to menstrual hygiene products, menstrual hygiene education and sanitation infrastructure negatively impacts women and girls' ability to reach their full potential in school, in the workplace, or at home. She also flagged a project to distribute around one million sanitary pads to women and teenage girls to cushion the effect of COVID-19 (World Menstrual Hygiene Day, 2020). According to News Agency of Nigeria, another empowerment program was carried out under the FG's Conditional Cash Transfer where eleven thousand six hundred rural women drawn from 10 Local Government Areas of Imo State, it was introduced in year 2020 as part of Federal Government's social inclusion and poverty reduction agenda. It includes the national aspiration of lifting 100 million Nigerians out of poverty in 10 years. Under the program, a grant of N20,000 each will be given to more than 150,000 rural women across the country (Besher, 2022). The Federal Government enrolled 11,687 beneficiaries in Imo under the conditional cash transfer program and they have received a total of N475 million in 10 Local Government Areas of the state. This program will extend more help to some of the dearest citizens of our beloved country and we urge them to put it to effective use (Salamzadeh *et al.*, 2023).

Conceptual Framework



Source; Nasir and Usman (2025)

Figure 1; Conceptual Model

Empirical Review

The study reviewed relevant related literatures to the study to unravel the gap in the body of literature.

Okolo-Obasi and Uduji (2023) examined the impact of the government enterprise and empowerment program (GEEP) on women's performance in entrepreneurship development in Nigeria. Results from the use of difference-in-difference (DiD) quasi-experimental design indicate that GEEP intervention has significant impacts on enterprise turnover, reduction in per unit cost of production, and increase in profitability and return on investment (ROI). The results also show unequal access to resources and opportunities available in GEEP, between rural and urban residents. The findings suggest that, if the rural women had equal access to the resources and opportunities available to their urban counterparts in GEEP, they would participate in traditional industries and build livelihoods in rural economies. This implies that embracing increased GEEP interventions with rural dwellers will enhance women's entrepreneurship development, raise women's economic status, and deter aggression in Nigeria.

Additionally, Agrawal *et al.* (2023) explore how social entrepreneurship empowers women and how it influences the existing gender based inter sectional in the society. This paper is based on a single case study of a social entrepreneurial startup called "Pahal," which used social entrepreneurial strategies to encourage women to engage in economic activities, which helped them in gaining economic empowerment. This study was done by conducting interviews with all the stakeholders in all the three social entrepreneurial phases, i.e. pre-Pahal, during-Pahal and after-Pahal. "Pahal Initiative" – is a social entrepreneurial intervention that helped the women in the household to start a food delivery business with the support of the social entrepreneur. Consequently, women gained confidence and self-respect. The attitude of men in the household changed when the women in the household generated additional income. It impacted their position and status which led to an increase in their participation in decision-making in the household and economic independence.

Additionally, Onoshakpor *et al.* (2023) explore better understand access to finance and financial inclusion and how this impacts the development of female-run enterprises in Nigeria. In such a way, we can better understand the gendered context of entrepreneurship and the implications for business growth. This chapter adopts an interpretivist paradigm to explore the social reality within which entrepreneurship is enacted. Qualitative data are interpreted from semi-structured interviews of 10 Nigerian entrepreneurs, five males and five females. Findings reveal that, though structural support may be apparent, the entrepreneurial process of financing a business is characterized, in part, by social expectations of gender. It is through this social view of entrepreneurship that we provide an understanding of what it is to be entrepreneurial in practice.

Furthermore, Akinyele *et al.* (2021) investigated entrepreneurial orientation and performance of women entrepreneur in small scale enterprise in Odeda local government area, Abeokuta, Ogun state. The specific objective of this study investigates the effect of entrepreneurial pro-activeness on business growth; evaluate the relationship between entrepreneurial innovativeness and sales growth; determine the effect of entrepreneurial risk-taking on profitability; examine the relationship between entrepreneurial aggressiveness and productivity. In attaining the highlighted objectives, a well-structured questionnaire was administered for information and data collection. A simple random sampling technique was used for the selection of the respondents from the study areas. Total of 104 respondents were selected

across the study area. The analysis of data was done using descriptive tools. The findings revealed a positive relationship between the variables both dependent and independent.

Pereira et al. (2023) opines that an evidence indicates that cash transfers can decrease intimate partner violence (IPV) against women, although most research has focused on women's perspectives and experiences, with less attention to men. We analyzed data from four focus group discussions with male partners of women who participated in the Ghana Livelihood Empowerment against Poverty (LEAP) 1000 cash transfer program. We elicited men's perceptions of poverty, relationship dynamics, IPV and cash transfers targeted to their wives using thematic analysis. Men largely viewed the effects of the cash transfer as positive – they felt decreased provider role strain when women used the cash to cover household expenses such as food and school fees. Men also indicated that they felt respected when women used the cash to cover sudden expenses, such as funeral costs, thus preventing the need to borrow from community members and exposing their inability to fulfill provider roles. These feelings of relief and respect helped improve men's overall wellbeing, their marital relationships and reduced the potential for IPV.

Subsequently, Onuoha and Okafor (2023) aimed at carrying out an in-depth investigation and evaluation of the social investment programs on the livelihood of the vulnerable in Nigeria. The descriptive survey method was adopted as the research design for the study. The primary data from strategic community leaders who are privy to information on all financial and material support provided to any member of their communities were generated. Seventy-nine (79) communities were studied across all six geopolitical zones in the country using a structured questionnaire. The data generated were analyzed using simple percentages, mean, and standard deviation. The results for N-power program, conditional cash transfer (CCT) program, government enterprise and empowerment program (GEEP), the home-grown-school feeding program (HGFP) were established. The obtained results in general demonstrated a low and a moderate impact or effect of the government social programs on the livelihood of the targeted Nigerians (vulnerable). This was evident enough across all the results discussed below with a low mean value which is a clear indication of the misappropriation, little or no transparency, dishonesty and corruption involved by the assigned government agencies or officials to carry out these tasks.

Theoretical Review

Liberal Feminist Theory

The theoretical framework for this study centers on liberal feminist theory. The liberal feminist theory assumes that there are gender differences between men and women, which gave rise to better power and opportunity given to men compared to women (Beasley, 1999). Therefore, women cannot compete with men on skills and capability basis. Carter *et al.* (1977) believes that if equal access to resources is achieved, there will be the disappearance of gender differences in performance. Liberal Feminism is the conviction that women are suppressed in contemporary society because of undeserved discrimination (Alison, 1983). Liberal Feminists do not ask for special privileges for women and simply demand that everyone receive equal treatment without sex as a basis of discrimination (Rosser, 2005). Feminism is a highly contested concept beyond some fairly fundamental propositions about the equal merit of men and women (Adichie, 2015).

Result and Findings

Table 1: Descriptive Statistics of the Study Variables

Variables	N Statistics	Minimum	Maximum	Mean	Std. Div.
WE	287	1.60	3.20	2.322	.381
GEEP	287	2.80	4.60	3.679	.566
SMEDAN	287	2.20	12.00	3.885	1.558
CCT	287	1.00	5.00	3.586	.963

Source: SPSS Version 25 Output, (2025)

Table 1 shows the minimum and maximum values of women entrepreneurship (WE) during the study period are 1.60 and 3.20 respectively. The mean of the WE are 2.32. The standard deviation of WE are 38%, this indicates that the community' tried to maintain the minimum development manipulate during the study time. The minimum and maximum coefficient value of government empowerment and enterprise program (GEEP) are 2.80 and 4.60 respectively. Also, the mean and standard deviation of GEEP is 3.67 and 0.56 respectively. Small and medium enterprise development agency of Nigeria (SMEDAN) maintained the minimum and maximum coefficient value of 2.20 and 12.00 with mean value of 3.88. The standard deviation of SMEDAN is 1.55. Additionally, conditional cash transfer (CCT) has 1% and the

coefficient of 5% for minimum and maximum respectively. The mean also is the coefficient of 3.58 and standard deviation is also 0.96.

ANOVA OUTPUT

This also present the ANOVA result. The result is presented in the table below.

Table 2: ANOVA

S/N	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.849	3	.616	4.389	.005 ^b
	Residual	39.753	283	.140		
	Total	41.603	286			

Source: SPSS Version 25 Output, (2025)

Generally, 95% confidence interval or 5% level of the significance level is chosen for the study. Thus, the p-value should be less than 0.05. In the above table, it is .005. Therefore, the result is significant. Table 2 showed that there is significant relationship between the dependent variable and independent variables. This indicates a positive correlation. F value represents an improvement in the prediction of the variable by fitting the model after considering the inaccuracy present in the model. A value is greater than 1 for F-ratio yield efficient model (Sannigrahi et al., 2020). In the above table, the value is 4.38, which is good.

These results estimate that as the p-value of the ANOVA table is below the tolerable significance level, thus there is a possibility of rejecting the null hypothesis in further analysis.

Model Summary

This summarized the model in a table below and explain the r-square and differences.

Table 3: Model Summary Table

Model	R	R Square	Change Statistics				
			R Square Change	F Change	df1	df2	Sig. F Change
1	.211 ^a	.444	.444	4.389	3	283	.004

Source: SPSS Version 25 Output, (2025)

Table 3 reveals the R^2 value of 44%. This qualifies as a good R-squared value. According to Ozili (2023) he asserts that, any R-squared value that is between 0.10 and 0.50 (or between 10% and 50% when expressed in percentage) is acceptable in social science research only when some or most of the explanatory variables are statistically significant. The R^2 of 44%, the F change value of 4.389 (Prob. value = 0.004) indicates that the model is fit to explain the relationship expressed in the study model and further suggests that the explanatory variable is properly selected, combined and used.

Coefficient of the Regression Result

Below table in table 4, it shows the strength of the relationship i.e. the significance level of the variable in the model and magnitude with which it impacts the dependent variable. This analysis helps in performing the hypothesis testing for a study.

Table 4: Coefficient Table of Regression Result

S/N	Model	Unstandardized		Standardized		Sig.
		Coefficients		Coefficients		
		B	Beta		t	
	(Constant)	2.980			12.555	.000
	H0 ₁ =GEEP	-.125	-.186	-.186	-2.741	.002
	H0 ₂ =SMEDAN	-.036	-.145	-.145	-2.417	.016
	H0 ₃ =CCT	-.016	-.041	-.041	-.595	.000

Source: SPSS Version 25 Output, (2025)

Only Sig. value is important in interpretation. The value should be below the tolerable level of significance for the study i.e. below 0.05 for 95% confidence interval in this study. Based on the significant value the null hypothesis is rejected or not rejected. If Sig. is < 0.05, the null hypothesis is rejected. If Sig. is > 0.05, then the null hypothesis is not rejected. If a null hypothesis is rejected, it means there is an impact. However, if a null hypothesis is not rejected, it means there is no impact.

Hypotheses Testing

There is no positive relationship between Government intervention and women entrepreneurs in Gombe main market.

Table 5: Hypothesis 1

S/N	Variables	T-Statistic	P-value
1	Govt Inter	-2.74 1	0.002

Source: SPSS Version 25 Output, (2025)

The table 5 above revealed a positive correlation between Government intervention and women entrepreneurship in Gombe main market. Thereby the study reject the hypotheses and states that, there is positive relationship between predictors (government intervention) and women entrepreneurs in Gombe main market.

Conclusion

The study revealed that women entrepreneurs in Gombe main market positively and significantly related to the GEEP. And that Government Enterprise and Empowerment Program, or GEEP, has empowered women entrepreneurs through market access, finance, and training, which has resulted in business growth, employment creation, and economic contributions. As a result, there is a favorable link between GEEP and women entrepreneurship in the Gombe main market.

The study also concludes that there is negative and insignificant relationship between SMEDAN and women entrepreneurship within Gombe main market. A negative or insignificant relationship between SMEDAN and women entrepreneurship in Gombe main market could be attributed to ineffective programs, limited scope, insufficient financial constraints, and human, or technology etc.

Furthermore, conditional cash transfer is positively related to the women entrepreneurship within Gombe main market. Women feel inspired to generate fresh concepts and open up new opportunities. Conditional Cash Transfer (CCT) programs and women's entrepreneurship in the Gombe main market are positively correlated because CCTs have given women the confidence to launch or grow their companies.

Recommendations

Here is the recommendation based on the findings between GEEP, SMEDAN, CCT and women entrepreneurship in Gombe main market:

- I. Scale up GEEP's mentorship program: Expand and formalize the mentorship program, pairing successful women entrepreneurs with new entrants, to provide guidance, support, and valuable industry insights.

- II. Reassess and revamp SMEDAN's programs: Conduct a thorough review of SMEDAN's initiatives and strategies, identifying areas that require improvement or overhaul, to better address the specific needs and challenges faced by women entrepreneurs in Gombe main market.
- III. Expand CCT programs to include business training and mentorship: Build on the success of CCT in empowering women entrepreneurs by integrating comprehensive business training and mentorship components, enabling women to effectively manage and grow their businesses, and fostering long-term sustainability and economic impact in Gombe main market.

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CITATION

Abubakar B., Yakubu A. M., & Amjad G. (2025). Effects of Government Intervention on the Performance of Women Entrepreneurs in Gombe Main Market. In *Global Journal of Research in Business Management* (Vol. 5, Number 4, pp. 44–53). <https://doi.org/10.5281/zenodo.16730840>