



MEDIATING ROLES OF SELF-EFFICACY ON THE RELATIONSHIP BETWEEN VICTIM SUPPORT FUNDS WOMEN EMPOWERMENT TRAINING AND WOMEN ENTREPRENEURSHIP DEVELOPMENT IN YOBE STATE, NIGERIA

GARBA, Idi
Doctoral Student,
Department of Business Administration,
Faculty of Administration & Management,
Adamawa State University, Mubi, Nigeria.

ABSTRACT

This study's primary goal is to investigate how self-efficacy influences the relationship between victim support funding, training for women's empowerment, and the growth of women's business in Yobe State, Nigeria. Examining how victim support funding project training affects women's business development in Yobe State is the goal. Data for the study was gathered using a standardized questionnaire. In the Fika, Gujba, Gulani, and Potiskum LGAs of Yobe State, 400 copies of the questionnaire were distributed to internally displaced women entrepreneurs who had benefited from the Victim Support Funds women economic empowerment project; 370 of these copies were returned. The study's time frame is 2015–2018. The results indicate that women entrepreneurs' self-efficacy has a strong mediating effect on the relationship between women entrepreneurs' empowerment training and the development of women entrepreneurs in Yobe State, while victims support funds project women empowerment training has a significant impact on women entrepreneurs' entrepreneurship development in Yobe state. It came to the conclusion that greater understanding of women's economic empowerment and recognizing their unique advantages, disadvantages, and potential is critical to the growth of women's entrepreneurship in Yobe State.

Keywords: *victims support fund, women entrepreneurship development, women empowerment training, self-efficacy*

Introduction

By demonstrating uniqueness, ingenuity, invention, and creativity, women entrepreneurs have been having a major impact on all facets of the global economy. This has increased productivity, which in turn has allowed for economic growth and development (Odebode et al., 2023). Since the number of female business owners is gradually rising and they are having a beneficial impact on the global economy, the impact of female entrepreneurs is becoming increasingly recognized on a global scale. For example, women produce more than 80 percent of the food in sub-Saharan Africa, over 30 percent in Latin America, 50–60 percent in Asia, 26 percent in the Caribbean, and 34 percent in North Africa and the Middle East (Ali & Ali, 2019). The majority of them work for micro, small, and medium-sized businesses (MSMEs), which account for almost 97% of all businesses, 60% of the country's GDP, and 94% of all jobs (Mayoux, 2021, Ndubusi, 2018). According to scholarly opinion, women entrepreneurs significantly contribute to the economic growth and development of the areas in which they operate. The magnitude of women entrepreneurs' contributions and the areas in which they have the most impact is still up for debate (Balachandra et al., 2019).

*Corresponding Author:

GARBA, Idi
Doctoral Student,
Department of Business Administration,
Faculty of Administration & Management,
Adamawa State University, Mubi, Nigeria.

However, research conducted in western nations such as the USA, UK, and Canada has shown that women entrepreneurs are important in starting new businesses, indicating their willingness to take chances and their ability to contribute to social well-being through their participatory nature (Brush et al., 2018; Bullough & Sully de Luque, 2015). In a 2019 study examining the role of women entrepreneurs in the United States, Elam et al. found that, in comparison to males, women entrepreneurs had a significant 23% impact on employment creation in the private job market. It is obvious that women entrepreneurs in western nations contribute to the creation of jobs, the establishment of new businesses, and the general well-being of society. According to a Nigerian study by Ogundana et al. (2021), women entrepreneurs play a key role in opening up unexplored markets, providing management styles that react to customer needs more quickly than men, and bridging the gap between business for profit and business for society. However, they contend that male domination, gender stereotypes, cultural dynamics, and limited financial resources all moderate and impact women entrepreneurs' capacity to make meaningful contributions to the economy.

One major issue is the failure rate of SMEs run by women. According to an Organization for Economic Co-operation and Development (OECD) report, women-led enterprises have an annual turnover rate of roughly 32% (OECD, 2021). This indicates that within the first year, one out of every three women-owned enterprises fail. The high failure rate of women-owned SMEs is caused by a variety of variables. Lack of access to financing is one of the factors. It can be challenging for female entrepreneurs to launch and expand their enterprises since they frequently have trouble obtaining funding. Lack of market access is another factor. Due to their potential exclusion from conventional networks and channels, female entrepreneurs may also have trouble reaching markets. Lastly, it might be challenging for female entrepreneurs to run their companies because they might not have the social support of mentors or family. In addition to being disproportionately underprivileged in terms of resources, access to services, education, and human rights, women were the most susceptible victims of conflict. Their capacity to realize their full potential in society is impacted by their susceptibility. The majority of the vulnerable internally displaced people in the area are women and girls from conflict-affected areas, many of whom are alone in charge of their families' safety and financial security. Women must have access to social and economic services in order to take back their lives and build a better future for themselves and their family (UNDP 2023).

The Nigeria Foundation for the Support of Victims of Terrorism established the Victim Support Funds Project (VSF). It gives the northeastern region of Nigeria the authority to intervene on behalf of terrorism and insurgency victims. In order to support and alter the lives of victims of terrorism and insurgency in northeastern Nigeria, the group raised sustainable financing and formed partnerships. It engages in the following social development initiatives for terrorist victims: economic empowerment for women, educational assistance for children impacted by and displaced by terrorism, it supported foster programs for children orphaned by terrorism, helped overburdened hospitals offer free treatment to terrorist victims, and provided psychosocial support for those impacted by terrorism, among other things. By providing capital for women-owned businesses and encouraging a culture of saving and lending among women in the communities, it aims to empower women entrepreneurs by providing financial assistance and capacity building for the recovery of economic activity in areas affected by conflict (Premium Time 2019). There it is important to find out whether self-efficacy mediates on the relationship between Victim Support Funds Women Eempowerment Training and Women Entrepreneurship Development in Yobe state, Nigeria

Statement of the problem

Women entrepreneurs are the ones who come up with business ideas, which are based on the needs and difficulties of people in the community. They also take the initiative to start a business, organize and combine the factors of production, manage the business, take risks, and deal with the financial issues that

arise when it is being operated. If women are given enough power, they can take advantage of the many business opportunities and ideas that are open to everyone. The need to empower women appears to be related to the fact that, like men, women have the ability to contribute to the growth of a country's economy. However, they are limited by certain factors that make it difficult for them to help achieve the societal goals of full production, which can be accomplished by fully utilizing all available economic resources (Umogbai, Agwa & Hian, 2018). Given the sizeable proportion of women in a country and their several responsibilities as moms, housewives, and managers, they have not received enough empowerment to be self-sufficient and not rely on their spouse, parents, relatives, or other family members.

According to a study by Ali and Salisu (2019), women make up half of the population in Nigeria, but they lack the authority to engage in entrepreneurial activities. As a result, the government must provide greater assistance to ensure gender parity and grant them greater rights and opportunities in the nation's business sector. It is well known that empowering women through education, training them in various fields, allowing them to gain skills, and giving them microloans to invest in businesses and enter markets will enable them to increase their output and services, which will support the country's economic development. Despite the potential contribution of female entrepreneurs to the economy, the sub-sector has been hindered by issues such as their lack of proper resources to establish and maintain their enterprises. These severe conditions and discrimination have prevented many people from realizing their full potential. The impact of business training for female entrepreneurs on a range of entrepreneurial factors was investigated by Arora and Singh (2021) using data from a developing nation. A mixed-methods technique is used in the investigation. To get quantitative information on how business training affects different aspects of entrepreneurship, a study of 200 female entrepreneurs was carried out.

Qualitative information on the experiences of female entrepreneurs who have received business training was also gathered through in-depth interviews with 15 female entrepreneurs. The study discovered that among female entrepreneurs, business training positively affects a number of entrepreneurial variables. These elements consist of business networks, business knowledge, business skills, and entrepreneurial self-efficacy. Additionally, the study discovered that business training can assist female entrepreneurs in overcoming some of the obstacles they have when launching and operating their enterprises. The study offers proof that encouraging female entrepreneurship in poor nations can be accomplished through business training. Additionally, the report recommends that business training be customized to meet the unique requirements of female entrepreneurs in developing nations. Iwuchukwu and Eze (2021) looked into how entrepreneurship education affected Nigerian women's business performance and entrepreneurial self-efficacy (ESE). The study included 300 female entrepreneurs in all. A survey was used to gather the data, and hierarchical multiple regression and descriptive statistics were used for analysis. The study's conclusions demonstrated that women's ESE and business performance were positively impacted by entrepreneurship education. In particular, it was discovered that entrepreneurship education significantly improved women's ESE, which in turn significantly improved business performance. According to the study's findings, women's entrepreneurship in Nigeria can be effectively encouraged through entrepreneurship education.

In Maiduguri Metro Politian Council, Borno state, Ibrahim et al. (2022) studied skill-building programs for women's empowerment in internally displaced camps. The study looked at the connection between women's empowerment and learning how to make soap, detergent, and knitting. Rahman and Naoroze (2007) studied women's empowerment, whereas Chardravadia and Kanani (2010) studied the empowerment of IDP women with particular reference to income-generating activities in Gujarat state's Junagadh area. emphasis on education, media engagement, training, and asset and resource access in Bangladesh; Ikegwun et al. (2014) examined human empowerment through skill acquisition, challenges, affects, and repercussions from a nonparametric perspective. Abiso (2019) evaluated the effect of computer and fish farming training on reducing poverty in a few local government districts in the state of Bauchi.

Owing to conflicting and inconsistent findings, some studies contend that financing sources greatly and favorably aid in the development and expansion of small businesses, while other studies found no growth at all in businesses that had taken out loans, and no research has been done on the growth of internally displaced women's microenterprises in Yobe state. Furthermore, because of the contradictory results of the examined research on the impact of funding sources on the growth and development of women's entrepreneurship in general and Yobe State specifically, the role of self-efficacy as a mediator was overlooked. However, as a result of reviewing the empirical literature available during the study, no any study that conducted on the subject in Yobe State, "how self-efficacy mediates the impact of Victim Support Funds Women Empowerment training on the growth of women entrepreneurs in Yobe State". Thus, this study looked at how self-efficacy mediated the relationship between women's empowerment training, victim support funds, and the development of women entrepreneurs in Yobe state, Nigeria.

Review of Literature

Women Empowerment

Entrepreneurship is generally seen as the best way to achieve this goal, and women's empowerment and involvement are acknowledged as essential long-term instruments for economic progress (Muhammad et al., 2021). Only equitable and balanced economic growth can be referred to as holistic and long-term sustainable in any nation. Among other benefits, women's economic empowerment boosts income equality, diversifies the economy, and boosts productivity (IMF, 2018). To empower women and help them improve their financial situation, women's business growth is necessary. By encouraging women to launch and manage their own enterprises, SMEs help them reach their full financial potential (Anselme & Qamruzzaman, 2022).

Micro, small, and medium-sized businesses (MSME) are important because they may empower women by giving them job possibilities. In India, there are about 14 million SMEs, and less than 5% are owned by women. According to Choudhury et al. (2020), of these SMEs, 60% are small enterprises, 15% are large manufacturers, and the remaining 1% are microbusinesses. Women can become self-employed and empowered by starting microbusinesses run by self-help groups. It allows individuals to demonstrate their value and offers them a sense of success (Sebastian & P.K, 2020). Micro-enterprises make up the majority of small businesses in underdeveloped countries. These microbusiness owners run their companies out of necessity rather than choice. By giving both highly skilled and less qualified women jobs for their overall development and acknowledging their innate aptitude to work in non-agricultural industries when agricultural employment is stagnating, it plays a significant role in improving the economic circumstances of women (Dutta, 2021).

Because it would contribute to the development of society and the country as a whole, women's empowerment has gained significant importance. Enhancing women's quality of life in both urban and rural areas, preventing crimes against women, reducing domestic violence, providing a wealth of social and economic benefits, addressing societal issues like poverty, unemployment, and birth control, and attaining full economic growth are all made possible by women's empowerment. In addition to promoting women's education, which results in the employment of a sizable portion of a nation's population, women's empowerment also helps to ensure equity and equality for women in all areas of life (Mahbub, 2021).

Women's empowerment has the potential to significantly contribute to the expansion and advancement of female business. Women's empowerment can be analyzed from a variety of angles, including political, economic, financial, educational, and skill-based empowerment. The goal of empowering women via education is to improve their knowledge, abilities, and intelligence while also giving them greater access to employment possibilities (Forgeard, 2022). Women can attain equality, rights, fulfillment, and participation

in political issues and procedures through political empowerment (Mahbub, 2021). Women who are financially empowered know how to spend their money, make prudent financial choices, and have access to tools that enable them to reach their objectives (Consumers & Business Affairs, 2022). Skilled women can make large salaries, improve their standard of living, and feel more confident in providing for their families (Vyas, 2018). Women who are economically empowered have access to the education, training, and skills necessary to get employment, generate income, and become self-sufficient. Their happiness, productivity, and life satisfaction all rise as a result of having greater control over their lives (Seven Women, 2020). Achieving these aspects of empowerment can significantly help women who enter the self-employment and entrepreneurship fields reach their objectives.

The fastest-growing class of entrepreneurship in the world is women's entrepreneurship, which has drawn the interest of many academics, especially in recent years. The study of women entrepreneurs has grown significantly, earning international recognition among scholars and offering insight into all the elements that contribute to the difficulties faced by women who choose to pursue an entrepreneurial career (Giuseppina, 2020). According to research, women who have achieved notable success as business owners have exhibited a number of traits throughout their career, including bravery, vision, enthusiasm, and perseverance. Along with these traits, women entrepreneurs have been found to perform a number of other tasks, such as creating new business ideas, having the opportunity to launch new businesses, taking risks and overcoming financial obstacles, creating jobs, introducing innovative ideas, contributing to family income, promoting economic growth overall, and balancing territorial development (Urmila, 2020).

Role of Women's Empowerment

In any society, women's empowerment is the cornerstone of development and success. There are many opportunities for inclusive and sustainable economic growth and development when women are given more economic power. Around the world, women with an entrepreneurial spirit have persisted in demonstrating a strong will to enter and succeed in the cutthroat economic environment of today. According to the MasterCard Index of Women Entrepreneurs 2021, which provides information on the factors that support and hinder female entrepreneurs worldwide, Nigeria was one of the top ten African nations with a high proportion of female-owned enterprises in 2021. The numerous national, state, and municipal women's intervention initiatives demonstrate how policymakers in Nigeria are growing more aware of the critical role that women play in the process of socioeconomic development. Women make a substantial contribution to economic activity, particularly in the area of employment generation. According to a National Bureau of Statistics survey carried out in partnership with the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN), female entrepreneurs contributed 43% of the 59.6 million jobs created by MSME operators in 2017—26 million jobs—while their male counterparts contributed 57% (LSETF, 2021).

Victims Support Funds Project Training

According to the Victims Support Funds project, training is the official and methodical alteration of behavior through education, training, development, and planned experience. This suggests that an entrepreneur's level of entrepreneurial expertise may influence how well her company performs, as this study has shown. The impact of business training for female entrepreneurs on a range of entrepreneurship factors was investigated by Arora and Singh (2021) using data from a developing nation. A mixed-methods technique is used in the investigation. To get quantitative information on how business training affects different aspects of entrepreneurship, a study of 200 female entrepreneurs was carried out. Qualitative information on the experiences of female entrepreneurs who have received business training was also gathered through in-depth interviews with 15 female entrepreneurs.

The study discovered that among female entrepreneurs, business training positively affects a number of entrepreneurship-related characteristics. These elements consist of business networks, business knowledge, business skills, and entrepreneurial self-efficacy. Additionally, the study discovered that business training

can assist female entrepreneurs in overcoming some of the obstacles they have when launching and operating their enterprises. The study offers proof that encouraging female entrepreneurship in poor nations can be accomplished through business training. Additionally, the report recommends that business training be customized to meet the unique requirements of female entrepreneurs in developing nations. Access to financing is essential for fostering economic development and progress because it makes it possible for people and companies to get the money they need to launch or grow their businesses. It is crucial to address the training needs of people and organizations in obtaining financing in order to guarantee efficient use of financial resources and improve financial inclusion (Ali & Ali, 2019).

Mediating effect of Self-efficacy (SE)

The idea of self-efficacy, also referred to as self-perception of individual capacities impacting effectively on performance in small- and medium-sized enterprises, has been extensively examined in this field. As a result, research has been done on the relationship between self-efficacy and motivations and intention to develop businesses. The ability to organize one's mental resources and plan the steps required for a good end is a sign of high self-efficacy (Yousaf et al., 2021). Furthermore, knowing about entrepreneurship mechanisms and possible operational procedures is more appealing to self-oriented, autonomous, and risk-taking individuals (Vaitoonkiat & Charoensukmongkol, 2020). People who are highly motivated to plan their activities and resources are more likely to be interested in learning new entrepreneurship models. Various viewpoints on the development of entrepreneurial self-efficacy are revealed by the literature on entrepreneurship (Kamal & Daoud, 2020). According to Hassan et al. (2020), a person who has a high level of entrepreneurial self-efficacy is more likely to put in a lot of effort over an extended period of time, persevere despite setbacks, and create more efficient plans and strategies for the task, all of which will help them succeed in their chosen endeavor.

Theoretical Foundation

The resource-based view of the firm, first put forth by Birger Wernerfelt in 1984 and then expanded upon and improved by Jay B. Barney in 1991 and other academics, has garnered a lot of support in the business literature. The "resource-based view of the firm" or resource-based view (RBV) is a managerial paradigm that identifies the strategic resources that a company might use to gain a sustained competitive edge. Many people consider Barney's 1991 paper "Firm Resources and Sustained Competitive Advantage" to be a key contribution to the development of the resource-based perspective. Nonetheless, some academics contend that there was proof of a 1930s fragmented resource-based hypothesis. According to RBV, enterprises are diverse. They have a variety of resources, which allow businesses to apply diverse approaches because to their varying resource mixes. This theory was used in this study because it specifies the following sources of knowledge-based resources: age, education, entrepreneurial experience, family business history, industry-specific know-how, training, and social capital.

Methodology

Methodology adopted for this research takes into consideration the Research design, sample size, data collection and data analysis. This section describes the research design, area of the study, population of the study, the sample and sampling procedures, data collection technique adopted in answering the questions of the study, data analysis and data credibility are also discussed intensively. Moreover, both descriptive and inferential statistics were deployed in this study to present and analyze the study data. A sample size of 400 respondents was acquired, and the study population consists of 4000 women entrepreneurs who gain from Yobe State's Victim Support Funds scheme (women economic empowerment project). This sample size of 400 was determined statistically using Yamane's formula (2016) given below: $n = \frac{N}{1+N(e)^2}$. The ease of use of the sample size was selected from the population using random sampling procedures. First, the respondents were divided into several groups using stratified sampling procedures. Age and geography were

used to divide the population into homogeneous categories. Women in the 20–49 age range and those over 50 years old were the different groupings. Last but not least, 100 respondents were chosen from each group based on age and four research region locations using basic random sampling procedures for each stratum.

For the internally displaced women entrepreneurs who benefited from the Victim Support Funds women economic empowerment project in Fika, Gujba, Gulani, and Potiskum LGAs of Yobe State, 400 copies of the questionnaire were distributed on five measurement scales: 1 = strongly disagree, 2 = disagree, 3 = undecided, 4 = agree, and 5 = strongly agree. Of these, 370 were returned. A response rate of 92.5% was obtained from the returned copies of the questionnaire, of which copies were deemed useful. A true generalization can be established in this situation without conducting more research because the response rate in generalizing research findings should be at least 20–25%.

Both descriptive and inferential statistics were employed in the study's analysis. Version 21.0 of the Statistical Package for Social Science (SPSS) was used to analyze survey data. To accomplish the goal, descriptive statistics like frequencies and percentages were employed. To find out if self-efficacy has a relationship with victim support funding for women's economic empowerment projects training and Women Entrepreneurship Development in Yobe State, Nigeria, when ($P < 0.05$) level of significance is reached, multi-regression analysis was employed. At the 5% level of importance, that is, to accomplish the goal. According to the Null hypothesis (H_0), if the observed value (H_0) is higher than the estimated value (H_1), then the hypothesis has no bearing on the impact.

Results and Discussions

The Measurement Model

Verifying the model's scale validity and reliability is typical practice for SEM analysis. By measuring the fitness index and coefficient of determination, the measurement model and structural model are judged to be adequate. The standardized root mean residual, or SRMR, is a fitness metric used to evaluate how well the model fits the available data. The greater the model's adequacy with data, the lower the SRMR value for both saturated and saturated models, which is typically advised to be less than 0.08 (Henseler et al., 2017). In this instance, the saturation model's generated SRMR value of 0.0573 is far less than the suggested value. Three evaluation factors must be looked at first in the reflective measurement model. The three evaluations are discriminant validity, convergent validity (indicator reliability/outer loadings and AVE), and internal consistency reliability. Figure 1 and Table 1 provide a summary of the findings from these three evaluations in relation to this study.

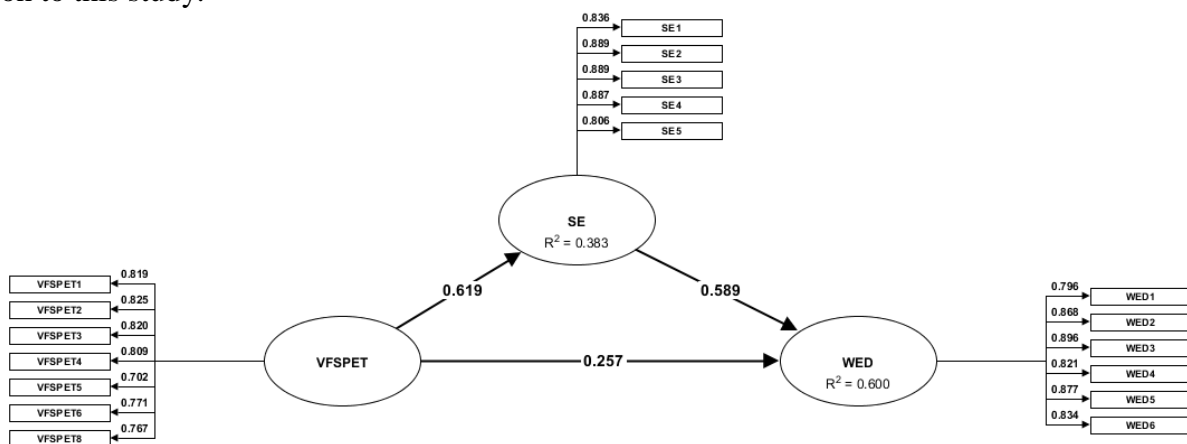


Figure 1: Measurement Model of the Study

When each construct's composite reliability (CR) value exceeds the acceptable threshold value of 0.7 on the reflective measurement model, internal consistency reliability can be attained (Hair et al. 2017). According

to Table 1, any construct in the range of 0.9199 to 0.9394 is higher than the suggested cutoff value of 0.7. As a result, the findings show that the constructs represented by the research's indicators have good internal consistency dependability. A measurement model's convergent validity can be demonstrated by an average variance extracted (AVE) value of 0.5 or above (Hair et al., 2014). Following model adjustment, all of the constructs' AVE values range from 0.6219 to 0.7430, as indicated in Table 1, meeting the minimal required value of 0.5. This suggests that the convergent validity of the reflective measurement model used in this study is adequate and satisfactory.

Table 1: Construct Reliability, Validity and VIF

Constructs	Items	Loadings	Composite Reliability	Cronbach's Alpha	AVE	VIF
VSPET			0.9199	0.8981	0.6219	
	VSPET1	0.8188				3.3860
	VSPET2	0.8253				3.2850
	VSPET3	0.8204				2.5874
	VSPET4	0.8085				2.4850
	VSPET5	0.7018				1.6276
	VSPET6	0.7706				1.9823
	VSPET8	0.7673				1.7783
SE			0.9352	0.9131	0.7430	
	SE1	0.8356				2.4013
	SE2	0.8890				3.2412
	SE3	0.8890				3.3705
	SE4	0.8867				3.1810
	SE5	0.8063				2.0737
WED			0.9394	0.9223	0.7214	
	WED1	0.7962				2.0414
	WED2	0.8679				3.1095
	WED3	0.8961				3.7593
	WED4	0.8211				2.5655
	WED5	0.8768				3.1696
	WED6	0.8339				2.4647

The Variance Inflation Factor (VIF) in SEM-PLS analyzes the degree of collinearity of formative indicators. According to the general guidelines, if the VIF value is 3.3 or less than 5.0, there may be a collinearity concern. Therefore, the evaluation of the PLS route model is not affected by the collinearity issue.

Discriminant Validity

Three criteria—the cross-loading criterion, the Fornell and Larcker criterion, and the Heterotrait-Monotrait ratio of correlations (HTMT)—are used to evaluate the discriminant validity of the reflective measurement model. The value of HTMT is investigated and bolded in Table 2 based on the e analysis. The table's values demonstrate that the research's discriminant validity is suitable. As a statistical test, HTMT inference is also evaluated (Henseler et al., 2015). It is computed by ADANCO using the bootstrapping technique with a 90% confidence interval, two tails, and a 0.1 significant threshold.

Table 2: Discriminant Validity: Heterotrait-Monotrait Ratio of Correlations (HTMT)

Construct	WED	VSFPET	SE
WED			
VSFPET	0.6781		
SE	0.8154	0.6778	

Another technique used to evaluate the discriminant validity of the reflective measurement model is the Fornell-Larcker criterion. According to Table 3's findings, the inter correlations between constructs are represented by non-bolded values, whereas the square root of the AVE is represented by bolded values. As a result, the diagonal square root of AVE is greater than the off-diagonal correlations in the corresponding rows and columns.

Table 3: Discriminant Validity: Fornell-Larcker Criterion

Construct	WED	VSFPET	SE
WED	0.7214		
VSFPET	0.3865	0.6219	
SE	0.5594	0.3832	0.7430

Squared correlations; AVE in the diagonal.

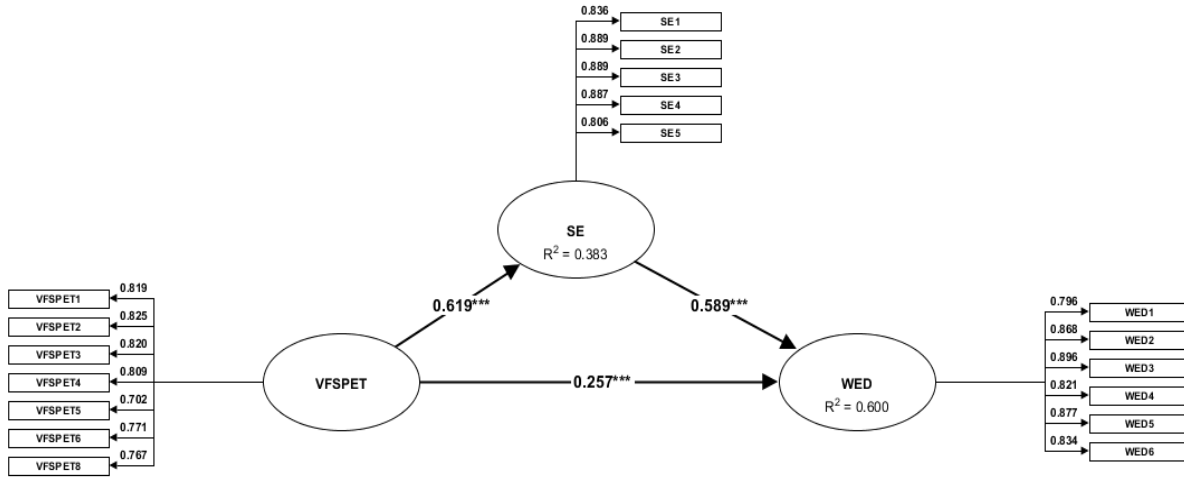
The cross-loading results generated by the ADANCO algorithm function are displayed in Table 4. According to the table, each indicator's loading in relation to its own construct is greater than that of other constructions. Additionally, it demonstrates that each indicator's loadings are greater than those of any other structures in the same row and columns. Consequently, the findings validate that the reflective measurement model's discriminant validity, as determined by the cross-loading requirement, is met.

Table 4: Cross Loadings

Indicator	WED	VSFPET	SE
VSFPET 1	0.4603	0.8188	0.4283
VSFPET2	0.4715	0.8253	0.4792
VSFPET3	0.4771	0.8204	0.4806
VSFPET4	0.4774	0.8085	0.4881
VSFPET5	0.4977	0.7018	0.5163
VSFPET6	0.4543	0.7706	0.4610
VSFPET8	0.5670	0.7673	0.5381
SE1	0.6406	0.5455	0.8356
SE2	0.6426	0.5523	0.8890
SE3	0.6549	0.5610	0.8890
SE4	0.6713	0.5512	0.8867
SE5	0.6127	0.4507	0.8063
WED1	0.7962	0.5468	0.6264
WED2	0.8679	0.5682	0.6334
WED3	0.8961	0.5144	0.6645
WED4	0.8211	0.4778	0.6389
WED5	0.8768	0.5124	0.6383
WED6	0.8339	0.5444	0.6079

Structural Model

The Partial least squares path modeling (PLS-PM) is used to analyze the path coefficients, R2, and coefficient of determination in relation to the structural model practice. Due to the ordinary least squares estimator's limitations, the PLS-PM approach requires a bootstrap procedure to compute the standard error of path coefficients.



Coefficient of Determination (R Square)

According to Table 8's R2 values, VFSPET accounts for 60.03% of the variance in WED. Additionally, VFSPET has been able to explain 38.32% of the variance. Given that it is greater than 0.10, this result falls inside the acceptable range.

Table 4: Coefficient of determination (R2)

Construct	Coefficient of determination (R ²)	Adjusted R ²
WED	0.6003	0.5981
SE	0.3832	0.3815

Effect Size (f Square)

The difference between the R square values for the model evaluation that includes or excludes the preceding component is considered the effect size. where big, medium, and small effect sizes of *f*² are described by 0.35, 0.15, and 0.02 correspondingly. VSPFET -> WED (0.1021), VSPFET -> SE (0.6212), and SE -> WED (0.5348) are the outputs displayed in Table 5.

Table 5: Effect Overview

Effect	Beta	Indirect effects	Total effect	Cohen's f ²
VSPFET -> WED	0.2573	0.3644	0.6217	0.1021
VSPFET -> SE	0.6190		0.6190	0.6213
SE -> WED	0.5887		0.5887	0.5348

4.7 Hypotheses testing

The route coefficient between latent variables and confident intervals bias are investigated in order to evaluate the validity of the hypotheses that have been put forth and the structural model of this study. Acceptance thresholds are: $t \text{ value} > 1.965$, $p \text{ value} < 0.05$. Thus, the results of the hypothesis testing for this study are based on the guidelines listed in Figure 2 above and Table 6 below. According to the results, the development of women entrepreneurs is significantly impacted by victim support fund project empowerment training. Self-efficacy is significantly impacted by empowerment training for victim support fund projects. Self-efficacy significantly influences the growth of women entrepreneurs. In a similar vein, women's entrepreneurship development and empowerment training from victim support fund projects are partially mediated by self-efficacy.

Table 6: Test of Hypotheses

Effect	Original coefficient	Standard bootstrap results				
		Mean value	Standard error	t-value	p-value	Decision
VSPET -> WED	0.2573	0.2589	0.0448	5.7427	0.0000	Significant
VSPET -> SE	0.6190	0.6196	0.0378	16.3719	0.0000	Significant
SE -> WED	0.5887	0.5872	0.0428	13.7603	0.0000	Significant
VSPET -> SE -> WED	0.3644	0.3641	0.0369	9.8675	0.0000	Significant

Discussion and Implications

Training provided by the Victims Support Funds initiative (Women Economic Empowerment) had no discernible effect on the growth of women entrepreneurs in Yobe State; this conclusion is unsupported because the significance level is 0.000. As a result, the alternative hypothesis is accepted and the null hypothesis is rejected. Correa and Dini's (2017) study, which reveals that training has been integrated as a primary activity in Chilean municipalities to promote economic development, is consistent with this study. It has recently been acknowledged that in order to boost productivity and finance resources necessary to attain organizational advantage, owners' enterprises, particularly those run by women entrepreneurs, require training (Khan, 2014).

Training provided by the Victims Support Funds project (Women Economic Empowerment) has no discernible effect on the self-efficacy of female entrepreneurs. Given that the significance level is 0.000, this finding is not supported. As a result, the alternative hypothesis is accepted and the null hypothesis is rejected. The study's results are consistent with those of Cooney (2012) and McKenzie and Puerto (2017), who both view training as a crucial component in supplying the expertise and abilities required for the workplace. Although the effects were negligible in the short term (less than a year) (McKenzie and Woodruff, 2015), these enterprises had a 3% higher chance of surviving, 18% higher sales, and 15% higher profits after three years.

The self-efficacy of female entrepreneurs. has no appreciable effect on Yobe State's development of female entrepreneurs. Given that the significance level is 0.000, this finding is not supported. As a result, the alternative hypothesis is accepted and the null hypothesis is rejected. The results of this study support the claims made by Lockhead and Verspoor (1994) that providing women with access to high-quality formal education fosters a feeling of community that empowers them to launch and run their own companies independently of their husbands. Additionally, Correia (2000) contends that giving battered women financial education will raise knowledge of their influence over their financial options, prospects, and startup

ventures. Thus, empowering women to become literate can positively impact their own and their families' health and well-being, as well as the health and well-being of their community.

Since the significance level is 0.000, the conclusion that women entrepreneurs' self-efficacy has no mediation influence on the relationship between the Victims Support Funds Project and women entrepreneurship development in Yobe State is not supported. As a result, the alternative hypothesis is accepted and the null hypothesis is rejected. This study supports Schunk's (1994) assertion that self-efficacy can be used to predict an entrepreneur's motivation and performance. Furthermore, it was established by Zimmerman et al. (2011) that perceived self-efficacy affects performance both directly and indirectly by affecting the self-set objectives, the degree of goals set, the amount of effort people have put out, and their perseverance in the face of adversity.

Conclusion

Empowering women has a significant impact on the family, the community, and the country as a whole. Women's involvement in entrepreneurship is significantly positively correlated with both income level and self-efficacy. Consequently, the study came to the conclusion that the success of women's entrepreneurship development in Yobe State depends on a greater understanding of women's economic empowerment and the identification of their unique possibilities, vulnerabilities, and strengths. These issues include logistical and operational issues with the project's implementation, the inability of community-based organizations to properly monitor the project's sustainability at the community level, violence related to insecurity in some communities, and rudeness when visiting the beneficiaries communities. The study's findings that, the Victims Support Fund initiative (Women Economic Empowerment) significantly influences the development of women entrepreneurship in State through training, equipment support, and financial access. The association between Yobe State's Women Entrepreneurship Development and the Victims Support Funds Project (Women Economic Empowerment) is strongly mediated by self-efficacy..

Recommendations

- i. The government ought to offer entrepreneurship development courses while closely collaborating with neighborhood-based groups to ensure sustainability.
- ii. By offering pertinent skill-development programs tailored to their requirements and including educational institutions in curricula centered on fostering entrepreneurial self-efficacy, women entrepreneurs should be encouraged to participate.
- iii. To guarantee that the internally displaced women entrepreneurs use their resources in something worthwhile and achieve a certain level of financial sustainability and economic independence, their self-efficacy needs to be consistently encouraged and tracked.

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