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# Women's Entrepreneurial Skills Acquisition and Households' Income in Maiduguri Metropolis, Borno State

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**Abstract:** *This study assesses the impact of women's entrepreneurial skill acquisition on households' income in Maiduguri Metropolis, Borno State. The study used primary data gathered by the use of structured questionnaire to achieve its objectives. Population of the study were skilled women entrepreneurs in Maiduguri Metropolis. Purposive sampling technique was used to select six activities that are common with women in the study area. A sample of 150 respondents were randomly selected and interviewed but only 125 were considered. Findings show that of the six activities examined, catering /decoration and makeup /beauty artistry attract high income rates (N7,500 – N10,000 respectively). Tailors and fashion designers earn an average of N6000 daily, which also makes it a lucrative venture. Soap and Vaseline making earn an average daily income of N2,500 and N3,500 respectively and cap makers make an average of N2,500 daily. Chi-square was used to test the significance of entrepreneurial skill acquired by the women and their contribution to family income. This research concluded that the entrepreneurial skills acquired by women in Maiduguri has help them to establish businesses which has consequently impacted their households' income and will continue be their tool for economic empowerment. However, Lack of assistance from government was identified as a major problem. Accordingly, the study recommends that there is need by government and stakeholders to assist the women entrepreneurs financially and technically to expand production for increased income.*

**Keywords:** *Women, Entrepreneurial Skill Acquisitions, Households' and Income*

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## Introduction

Entrepreneurial skill acquisition can be defined as the form of training by individuals or group of individuals that can lead to acquisition of knowledge for self-reliance (Ikodo, 2014). In other words, skill acquisition means the ability to learn new skills. It also means development of new skills, that is practice of a way of doing things usually through special training or experience. Ochiagha (1995) also defined entrepreneurial skill acquisition as the process of demonstrating the habit of active thinking or behavior in a specific activity. He further stated that skill acquisition is seen as an ability to do or perform an activity that is related to some meaningful exercise, work or job. He maintained that for skills to be acquired, appropriate knowledge, attitudes, habits of thought and qualities of character learnt to enable the acquirer develop intellectual, emotional and moral character which

prepares him or her for a brighter future.

Similarly, entrepreneurial skill acquisition can be seen as a type of learning in which repetition results in enduring changes in an individual's capacity to perform a specific task. Any behavior that needs to be learned, that is improved by practice can be considered to be a skill. The manifestation of idea and knowledge through training which is geared towards instilling in individuals the spirit of entrepreneurship needed for meaningful development is regarded as skill acquisition (Donli,2004). He stressed that if individuals are given the opportunity to acquire relevant skills needed for self-sustenance in the economy, it will increase competition among people. This will lead to increase in production, consequently boost the economy in general.

The entrepreneur is the person whose activities creates wealth and employment which can be measured directly through economic growth rate. This definition is without prejudice to the classification of entrepreneurs on a continuum from small craftsman entrepreneurs to big time opportunistic entrepreneurs adopted by Inegbenebor and Osaze (1999) in Teru (2015). She further concluded that the profit made by entrepreneurs, payments for the various factors of production by entrepreneurs' flow as an increase into the national income. The entrepreneurial activities contribute about 37% to the Gross Domestic Product (GDP) and this made it the second largest contributor to GDP.

The Nigerian government has embarked on many entrepreneurial skill acquisition programs. It even went further to establish centers for skill acquisition in order to reduce poverty amongst the population. Numerous programs have been announced by successive governments over the years with the hope of benefiting the vulnerable groups, that is women and youths in terms of income generation. The assumption is that if women and youth acquire skills, they can become entrepreneurs, creating jobs rather than seeking for work from the government most especially the graduates that are yearning for white collar jobs. This assertion is supported by Tende (2016), where he concluded that entrepreneurial knowledge of women does affect their access to good marketing networks. Since networks impact on the performance of women entrepreneurs, their access to continuous learning is essential and vital for their growth and development.

From the foregoing, therefore women acquiring entrepreneurial skills and engaging in meaningful economic activities could be used to improve household incomes, ease economic hardship, raise their standard of living, thus leading to sustainable development. There are skills acquisition training under taken both by men and women in Borno state, both this study is concern with only those skills that women are commonly engage in Maiduguri. Therefore, the study assessed the impact of entrepreneurial skills acquisition by women on their households' income in Maiduguri Metropolis.

### **Statement of the Problem**

The correlation between entrepreneurial skill acquisition and employment generation for the welfare of citizens in Nigeria is so significant that all states in the country take the issue of building skill acquisition centers as a major priority. The skill acquisition programmes instituted in Nigeria over the years according to Douli (2002) include; the green revolution (1976), the school-to-land programme and skill acquisition (1978), the youth employment and vocational skill development scheme of (NDE, 1986), the national

open apprenticeship scheme (1988) among others. The reason many technicians earn more than some university graduates is because the technicians acquire more practical skills which can enable them find jobs easily. It is a pity that there is a huge parading unemployment in Nigeria today, and this cannot be unconnected to the rapid growth in crime, corruption and insurgency.

A call by a senator in Borno state has gone to the federal government for building of entrepreneurial skill acquisition centers in crisis ridden Borno state because it requires such assistance at this moment after being weighed down by the shackles of a decade of long insurgency. Although, a skill acquisition center has been built under the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) programme for the North-east, the insurgency has created an army of unemployed youths that yearn to be trained and assisted. Therefore, more skill acquisition centers need to be built, this is to improve the skills of victims and assist them with startup capital when they resettle either in their host communities or when they return to their original communities.

Skill acquisition is the art of learning to something in order to earn a living and or to survive. The economic situation of continues increase in unemployment growth rate Nigeria due to problems like the insurgency have left many women especially the uneducated widows the only option of acquiring skills as a coping strategy for survival to sustain their children and other family members. Sustainable development can only be achieved when a country encourages its citizen to produce goods and services through the formal and informal sectors.

Furthermore, it is obvious that the level of girl child education in Borno state is still low, therefore, in order to survive in this harsh economic situation in Nigeria, girls and women have to acquire skills. According to Magbabeola (2004) skills acquisition requires the accumulation of different skills that enhances task performance through integration of both theoretical and practical forms of knowledge. It helps in the transformation of knowledge and skills into creative venture. Bearing this in mind, women that have acquired entrepreneurial skills can engage in economic activities which will impact on their lives and households' income. Hence this study further assesses the impact of women's entrepreneurial skill acquisition on households' income in Maiduguri Metropolis.

## **Literature Review:**

### **Conceptual Framework Entrepreneurship**

The concept of entrepreneur was first used by an Irish man named Richard Cantillon when he classified economic agents into three categories, landowners, hirelings and wage earners. He identified entrepreneurs as an economic agent that engages in market exchange for profit at their own risk (Asur, 2020). Furthermore, Akanni, (2010) posited that the word entrepreneur originated from the French word "entreprende" which means "to

undertake”. According to Donald and Hodgetts (2007), entrepreneurs are those who recognize opportunities and key into them where others see chaos and confusion. They are agents of change in the midst of economic crises. Moshood (2018) sees entrepreneurs as aggressive catalysts for change, positive minded in every economic environment and having a desired hope for making profit. He further said entrepreneurs of old were the pioneers of today’s business endeavors. They used their intellects to innovate and utilize capacity for accomplishment which is the yardstick by which enterprise is now measured.

Entrepreneurship is the also process of bringing together creative and innovative ideas and comparing them with management and organizational skills in order to combine people, money and resources to meet and identify need and thereby create wealth (Abdulkadir, 2011). Entrepreneurship according to Motomuru (2009) is nothing more than the power to make things happen. Entrepreneurship occurs when an individual develops a new venture, a new approach to an old business or idea; or a unique way of giving the market place a product or service by using resources in a way under condition of risk. Singal and Singal (2012), viewed entrepreneurship as the process that involves all actions an entrepreneur undertakes to establish an enterprise to give reality to his or her ideas. This effort can be described as creative and innovative response to the environment for the purpose of making profit and at the same time satisfy human wants.

Peters and Shepherd (2007) opined that entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risk. This results into monetary rewards, personal satisfaction and independence. Other benefits of engaging in small business enterprises are enormous. It has multiplier effects which could be employment opportunities, wealth creation, business expansion, stimulation of indigenous entrepreneurship and promotion of entrepreneurial culture among the citizens. It enhances innovation, invention and above all increases standard of living of the people. Saidi (2016) opined that entrepreneurship is a dynamic process of vision, change, and creation that requires an application of energy and passion toward the creation and implementation of new ideas and creative solutions. Gana (2001) in Teru (2015) defines entrepreneurship as the willingness and ability of an individual to seek out investment opportunities in an environment, and be able to establish and run an enterprise successfully based on the identified opportunities. Though Gana’s definition was based on the managerial perspective, it is important to mention that the entrepreneur has certain personality traits which influences his behavior (psychologists view). He also lives in a society (sociologist view) and he is obviously affected by the economic opportunities and government incentives (economist view). He therefore, cautioned that any attempt to describe the entrepreneur against only one-dimension will be inadequate and would not give a holistic view of who the entrepreneur is.

### **Entrepreneurial Skill**

Adeyemi (2009) said skill is thought of as a quality of performance which does not rely solely upon a person’s fundamental, innate capacities but must be developed through training, practice and experience. In as much as skill depends essentially on learning, it also includes concepts of efficiency and economy in performance. Olagunju (2006) however viewed entrepreneurial skill as the ability of an individual to exploit an idea and

create enterprise (small or big) not only for personal gain but also for social and development gain. Entrepreneurship is more than just establishing a business. It involves possessing the required knowledge and skills to adequately manage a business in the face of ever-changing socio-political environment.

### **The Role of Entrepreneurial Skill Acquisition in Nation Building**

The importance of entrepreneurial skill acquisition in nation building cannot be over-emphasized because it can be a key driver of any economy. Work and wealth can be created by small businesses engaged by entrepreneurs. Entrepreneurship plays a vital role in economic development through the creation of utilities and generation of employment within a short period. An individual or group of individuals who acquire skills through entrepreneurship may contribute to nation building by being a job providers can a job seekers, which in turn reduces the stress on government in trying to create jobs for the unemployed youths, both educated and uneducated.

Policy makers in Nigeria agree that entrepreneurship is indispensable to the country's economic wellbeing, that is why a host of entrepreneurial skill acquisition programmes were put in place by successive governments. These programmes can enhance job creation subsequently reduce unemployment, poverty and social vices. Ogundowolo (1998) in Idoko (2014) stated that the purpose of skill acquisition programmes as a means of youth empowerment is to prepare and equip the youths that can be beneficial to the society. He maintained that the ideal skill acquisition is capable of ensuring value re-orientation among the youths and transforming them into creators of wealth and employment instead of seekers. Basically, the creation of wealth and employment will lead to poverty reduction and increase of welfare status of individuals in the country. A recent unemployment survey carried by the World Bank shows that the current in the world is moving towards encouraging entrepreneurship as oppose the search for white collar jobs.

Entrepreneurship is the blue print or gate way to financial freedom and great platform for wealth creation that can help to fast-track this nation to become one of the world's greatest economies (Bamidele, 2013). Concern and efforts should be made by NGOs, private Organizations, governments and probably religious bodies to sensitize and help the youths see the need to embrace the necessary skills and knowledge for engaging in small and medium scale businesses that will bring them out of poverty (Teru, 2015)

### **Theoretical Framework**

The main reason for entrepreneur, entrepreneurship and entrepreneurial education is unemployment and poverty in the community, society and nation as a whole. Unemployment become a major problem militating against the economic development of Nigeria. Aju observed that high rate of unemployment among Nigerian youths is among the causes of poverty and insecurity in the country. It is observed that women and youths are mostly un therefore, entrepreneurial skill acquisition can be an alternative for such groups.

In the past 20 years, the fastest growing sources of urban employment for women in

Nigeria has been from the informal sector where women engage in a wide array of activities, especially petty trading. Women's increasing participation in the informal sector is also due to increasing cost of living and increasing pressure to contribute to household income. Bumba (2003) in her study of women's participation in informal economic activities in Maiduguri observed that women in the metropolis are confronted with a highly unstable and competitive labour market. She concluded that women have unequal opportunities to progress within an educational system which is associated with gender discrimination regarding the role of women. Therefore, the informal sector provides self-employment for women even those who cannot read or write.

Fapohunda (2012) in a study of women in the informal sector in Nigeria explained their role, constraints and how the sector can be upgraded. She concluded that the sector contributes significantly to national economy in terms of output and employment and that majority of informal sector workers are women. Women in the informal economic activities can be enhanced to achieve sustainability. According to Usman and Musa (2014) farming skill acquisition programmes have been able to impact positively on the lives of the women Adamawa State.

### **Methodology**

Maiduguri formerly known as Yerwa was founded by the colonial administration in 1907 and is the capital and largest city of Borno state in the North-Eastern region of Nigeria. It is located on latitude 11°51'N and longitude 13°05'E, lying on a relatively flat terrain of about 350m above sea level. The town has an area of 550 square kilometers with a population estimated at 1,197,497 by 2009 (The World Gazetteer). The climate is of the semi-arid type. It is characterized by two seasons: long dry season of about 7 to 8 months and a short rainy season of about three months' duration. The mean monthly temperature is always above 20°C, although the daily extremes vary with a wide range. The mean annual precipitation is about 835mm (Kawka *et al*, 2002).

Maiduguri has attracted visitors from within Nigeria and other neighboring countries like Niger, Chad, Sudan, and Cameroon among others. The influx of people into the city has encouraged economic activities. They engage in trade of goods like hides and skins, gum Arabic, cotton, grains etc. while others seek Islamic knowledge. This has led to a further growth of the population, consequently resulting in the urbanisation of the town. Insurgency on the other hand has also contributed to the population growth in Maiduguri generating Internally Displaced People (IDPs) mostly widows and children. These women can only be encouraged to engage in entrepreneurial skills acquisition which may help them recover from the economic hardship they are experiencing. There a variety of skills acquisition programmes available to women in Maiduguri which include tailoring, sewing of caps, baking, soap/cream making, hairdressing, makeup/beauty artistry, catering, baking, agricultural training like farming, poultry, fishery, among others.

### **Instrument of Data**

A self-structured questionnaire and interview was used in this study which is designed

based on the research objectives. The data collected was on bio-data of the respondents, types of entrepreneurial skills acquired by women, the impact of their activities on the incomes of their households and constraints faced by women during entrepreneurial skill acquisition. The women were interviewed at their places of businesses. The respondents were also interviewed in a single section of logical questions that was used to derive further analysis about the skills acquired.

### **Method of Data Analysis**

The data collected will be analyzed using both descriptive and inferential statistical methods. The descriptive statistics that the study intends to adopt includes the use of frequency, percentage and proportion. Also, analysis of Chi-square will be used to test the stated hypotheses.

### **Validity of the instrument**

The questionnaire for this study was developed by the researcher. The instrument faces content validation by other researchers. After undergoing series of correction by adding relevant information to the questionnaire, it was good to administer it to the respondents in the target population.

### **Result and Discussions**

The frequency distribution of the respondents based on their socio-economic characteristics is presented on the table 1 below. This section examines the bio data of respondents on the following: age, marital status, number of children/dependants, religion, education and occupation. Knowledge of these variables will throw more light on the relationship between entrepreneurial skills acquired by women and their household.

**Table 1. Demographic Characteristics of the Respondents**

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age (Years):</b>		
18-30	40	32
31-39	53	42.4
40-49	20	16
50 and above	12	9.6
Total	125	100
<b>Marital Status:</b>		
Single	45	19.2
Married	24	36
Divorced	18	14.4
Widow	38	30.4
Total	125	100

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<b>Number of children:</b>		
None	28	22.4
1-4	51	36.8
5-8	36	24.8
9 and above	10	16
Total	125	100
<b>Religion:</b>		
Islam	81	64.8
Christianity	44	35.2
Total	125	100
<b>Education</b>		
Qur'anic education	14	11.2
Primary education	20	16.0
Secondary education	47	37.6
Tertiary education	44	35.2
Total	125	100
<b>Employment:</b>		
Self-employed	95	76.0
Civil servant	30	24.0
Total	125	100

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**Source: Field survey, 2022**

Table 1 shows that majority of the women are in the bracket age of between 18 to 39 (74.4%) while women above the age of 40 constituted 25.6% of the sample population. This indicates that although older women acquire entrepreneurial skills, the younger women are more into skill acquisition. This can also be linked to non-availability of formal jobs. 45 of the respondents are single women (36%), 42 women which constitute 33.6% of the respondents are either married or divorced. The remaining 30.4% are widowed. From the table (1) one can deduce that majority of the respondents are Muslims (64.8%) because obviously Maiduguri is a predominantly a Muslim town. The educational qualification of respondents in table 1 indicates that over two thirds (72.8%) of the women have neither secondary or tertiary education, 16% have only primary school qualification and 11.2% have qur'anic education only. This is an indication of the fact that most of the respondents are educated hence it will aid in understanding the entrepreneurial skills they are taught. Furthermore, table 1 shows that a sizable amount of the respondents are civil servants (24.0%) while the remaining are 76.0% are self-employed.

### Types of Entrepreneurial Skills Acquired by Women in Maiduguri

The sole aim of skill acquisition is to earn a living. It is no longer news that there is scarcity of jobs in Nigeria, therefore, you don't have to depend on your certificate alone to get you something to survive on. More so, you don't have to be a graduate before you can learn skills. There are many skills acquisition centers in the study area where a variety of skills are taught. The skills open to women include tailoring, shoes making and leather work, catering/ decoration, hairdressing, computer, carpentry, fabric design (tire and dye), fish pond, soap making, Vaseline and germicide making, food vending, knitting, hairdressing, graphic design, fish farming, poultry among others. Although women in Maiduguri can acquire any skill, for this analysis only six skills were considered. These include Tailoring/fashion designing, makeup/beauty artistry, cap making, catering/decoration, soap and Vaseline making. The reason is that from observation, women in the study area are attracted to acquire these skills because of high patronage.

**Table 2: Types of Entrepreneurial Skills Acquired by Women in Maiduguri**

Types of skill	Frequency	Percentage
Tailoring/fashion designing	15	12.0
Makeup/beauty artistry	32	25.6
Cap making	28	22.4
Catering/decoration	34	27.2
Soap making	9	7.2
Vaseline making	7	5.6
Total	125	100

**Source: Field survey, 2022**

In the table above (2) it shows that 15 of the respondents which accounted for 12% are into tailoring/fashion designing, 32 respondents with the highest percentage (25.6%) are makeup/beauty artists. 22.4 % are cap makers, 27.2% are caterers, 7.2% are making soaps the remaining 5.6% make Vaseline. The distribution indications that more into the business of makeup/beauty artistry and catering/decoration. The reason can be deduced from table 3 below, where it shows that these businesses attract higher average income rates (N7,500 – N10,000 respectively).

### Income Earned from Businesses

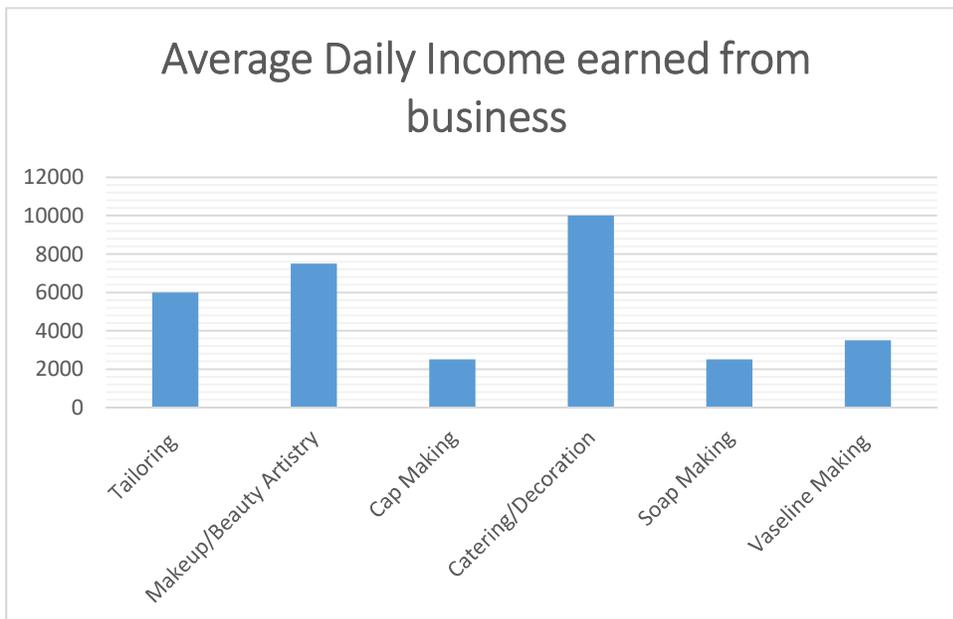
Analysis of the businesses by the entrepreneurs according to average incomes they earn is discussed in this section. The income ranges of the respondents were determined to arrive at their averages.

**Table 3: Average daily income earned from businesses.**

Types of skills	Daily income range (N)	Average daily income (N)
Tailoring/fashion designing	5,000 – 7,000	6,000
Makeup/beauty artistry	5,000 – 10,000	7,500
Cap making	2,000 – 3,000	2,500
Catering/decoration	5,000 – 15,000	10,000
Soap making	2000 - 3000	2,500
Vaseline making	3,000 – 4,000	3,500

**Field survey, 2022**

The table above (3) indicates catering /decoration and makeup /beauty artistry attract high income rates (N7,500 – N10,000 respectively). They earn more probably because women are beauty conscious nowadays especially when they attend occasions. The caterers also admitted to making more money during festive periods. Tailors and fashion designers earn an average of N6000 daily, which also makes it a lucrative venture. Soap and Vaseline making earn an average daily income of N2,500 and N3,500 respectively. For cap makers make an average of N2,500 daily.



**Table 4: Impact of Women’s Skill Acquisition on Households’ Income.**

S/N	Questionnaires items	Yes		No	
		F	%	F	%
1	Does entrepreneurial skill acquisition makes one not to depend on white collar jobs?	104	83.2%	21	16.8%
2	Does entrepreneurial skill acquisition make one self-reliant and independent?	123	98.4%	2	1.6%
3	Does entrepreneurial skill acquisition helps eliminate joblessness?	85	68.0%	40	32.0%
4	Does entrepreneurial skill acquisition helps women become job creators?	97	77.6	28	22.4%
5	Does entrepreneurial skill acquisition contributes to family income from gains generated?	121	96.8%	4	3.2%
6	Does entrepreneurial skill acquisition helps widows and single women cater for their needs?	115	92.0%	10	8.0%
7	Does entrepreneurial skill acquisition improve family nutrition and general welfare?	100	80.0%	25	20.0%

**Field survey, 2022**

It is observed that from table 4 above that 104 of the respondents (83.2%) agreed that acquiring skills makes one to be less depended on white collar jobs. This means that youths in general and women in particular can be self-reliant and independent of government jobs when they adequately acquire entrepreneurial skills. Therefore, this addresses the question 2 from table 4, whereby almost all the respondents (98.4%) are of the opinion that skill acquisition can make one self-reliant. They can be job creators as attested by 77.6% of the respondents. This can be collaborated by the view of Ogundowolo (1998) in Idoko (2014) stated that the purpose of skill acquisition programmes as a means of youth empowerment is to prepare and equip the youths that can be beneficial to the society. He maintained that the ideal skill acquisition is capable of ensuring value re-orientation among the youths and transforming them into creators of wealth and employment instead of seekers.

Again, 96.8% of the respondents testified that entrepreneurial skill acquisition contributes to family income from gains generated in their businesses. This conforms to the idea of Olagunju (2006) were he viewed entrepreneurial skill as the ability of an individual to exploit an idea and create enterprise (small or big) not only for personal gain but also for social and development gain. But a few of them (3.2%) did not agreed. They complain was that their

income has not really brought about much increase to their family welfare due to the inflation rates in the country. Furthermore, 92.0% of the respondents said that entrepreneurial skill acquisition does help widows and single women cater for their needs especially when they don't have a formal job. According to Usman and Musa (2014) skill acquisition programmes have been able to impact positively on the lives of the women. Again Olagbaju (2020) posited that adult literacy skill acquisition programmes correlates significantly with women empowerment and self-reliance. Finally, 80.0% of the respondents indicated that entrepreneurial skill acquisition improve family nutrition and general welfare, while 20.0% though otherwise.

**Significance of Entrepreneurial Skill Acquired by Women and their Contribution to Family Income.**

		Contributes_to_Family_Income		To tal
		Yes	No	
Skill Acquired	Tailoring	15	0	15
	Makeup/beauty artistry	32	0	32
	Cap making	26	2	28
	Catering/decoration	32	2	34
	Soap making	9	0	9
	Vaseline making	7	0	7
Total		121	4	125

**Table 5: Chi-Square Tests of Significance of Entrepreneurial Skill Acquired and Contribution to Family Income.**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.278 <sup>a</sup>	5	.510
Likelihood Ratio	5.784	5	.328
Linear-by-Linear Association	.388	1	.533
N of Valid Cases	125		

**Source: Computed from primary data**

The Chi square computed indicates a significant contribution to households' incomes by skilled women entrepreneurs as shown in table 5 above.

**Table 6: Problems of Women in Acquiring Skills.**

<b>Opinion</b>	<b>Frequency</b>	<b>Percentage</b>
Insufficient capital	102	81.6%
Inadequate skill trainers	77	61.6%
Shortage of facilities	111	88.8%
Lack of assistance from government	120	96.0%
Others	35	28.0%

**Field survey, 2022**

Table 6 above shows the problems of women in the course of acquiring entrepreneurial skills in Maiduguri Metropolis. 81.6% of the respondents complained of insufficient capital to expand their businesses, 61.6% were of the opinion that there are inadequate skill trainers in the study area considering the terming unemployed and jobless youths. Majority of the respondents (88.8%) experiences shortage of facilities to enhance their businesses, such as lack of adequate electricity, lack of water supply etc. Another major problem that almost all the respondents (96.0%) agreed on was lack of assistance from the government. Lack of assistance from poverty alleviation agencies have not enabled them to expand their enterprises or diversify into other businesses. 35% (28.0%) have other issues.

**Conclusion and Recommendation**

This research concludes that the that entrepreneurial skills acquired by women in Maiduguri has impact on their households' income and will continue be their tool for economic empowerment. Subsequently, other women will be encouraged to enroll themselves into skills acquisition programmes. These activities have resulted in improving the living standards of many households based on daily incomes realised from these enterprises. Therefore, entrepreneurial skill acquisition by women and youths in Maiduguri in particular and Borno state in general can be an economic recovery strategy especially for victims of insurgency who have been displaced.

In view of the findings of this research therefore the following recommendations have been put forward; there is the need by government and stakeholders to appreciate the contribution of skill women entrepreneurs to the development of their family through their productive activities and therefore assist them financially and technically to expand production for increased income. More skill acquisition centers should be established by the government to cater for the unemployed women. Women entrepreneurs should be encouraged to form viable cooperative societies which would enhance their businesses.

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