

Impact of Mentorship on Women Entrepreneurship in Jos North Metropolis, Plateau State, Nigeria

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Abstract: In many developing nations, particularly in Africa, men continue to hold the power and women are largely excluded from it and this has manifested itself in the workplace, entrepreneurship programs and influenced career opportunities afforded to women in the society. The slow progress in the transformation of household and economy indicators shows that there is need for a structural developmental approach for women's career advancement through entrepreneurship. Mentoring has been observed as a valuable development strategy and an affirmative action tool that can be used to support and promote women that have been viewed as previously disadvantaged to the economic growth. This study investigated the impact of mentoring on the growth of women entrepreneurship in Jos North Metropolis, Plateau State. The study specifically examined the impact of career support, psychological support and knowledge transfer as variables of mentorship on the contribution of women entrepreneurs to household and economy in Jos Metropolis. A cross-sectional survey design was adopted for this study and the population of the study was 384 [1]. The respondents were owners and employees of small scale businesses within Terminus Market and Tafawa Balewa Street of Jos North Metropolis. An optimized study was used to measure the validity and reliability of items on the questionnaire. Respondents data collected through self-administered questionnaire were analyzed using Mean, Standard Deviation and Regression Analysis. Hypotheses formulated was tested using Statistical Package for Social Sciences software. The study observed that career support has significant impact on the growth of women entrepreneurship (P.018); psychological support has significant impact on the growth of women entrepreneurship (P.000) and knowledge transfer has significant effect on the growth of women entrepreneurship (P.000). Mechanisms to support mentoring have not been established in Jos North Local Government Area of Plateau State, highlighting the urgency for policy makers, Non-Governmental organization to ensure that mentorship policies are put in place while increasing numerically the women entrepreneurship capacity. It also recommended among others that government should organize mentorship programmes for women entrepreneurs in Jos North to enable them have knowledge about business mentoring and the importance of transferring knowledge to enhance viability and growth of their entrepreneurship skills to facilitate their contribution to household and nations economy.

Keywords—women entrepreneurship; mentorship; career advancement; women empowerment; sustainability.

1. INTRODUCTION

Entrepreneurship today has become very significant because of the roles it has played in economic development. It is the process of creation upon which, the regional growth and employment generation of almost all the globe depends. Entrepreneurship is considered as the national asset for any country because of its dynamic process that did not only increase wealth, but can also create values that result in improved well-being as reported [2]. Entrepreneurs need to continue to learn and receive appropriate support to cope with the challenges of the new business to enable success and persistence. Mentoring covers activities often designed and encouraged by management to develop its personnel and ensure that they improve and maintain the organization's competitive advantage [3]. Despite the importance and contributions of entrepreneurship to economic development, there are some factors hindering the full development of entrepreneurship. These factors range from financial constraints, infrastructural constraints, economic and political instability, inconsistent government policies, multiple tax, lack of patience, poor knowledge on market strategies and how to run a business. Developing entrepreneurship could be a great opportunity for women to be empowered considering the plight of women in developing country especially in

Nigeria where women are being relegated to the background. Statistically in Nigeria, women constitute almost fifty-five percent (55%), which is about 110 million out of the 200 million people in Nigeria and only about thirty-five percent (35%) of them are involved in entrepreneurship which can be under the form of micro, small, medium and large enterprise. [4]. reported that regardless of women physical population in Nigeria, they are not well represented in policy making process, especially in issues of development. However, given the dynamic nature of the Nigerian economic environment, a number of changes have emerged, including the recognition of potential of women and their contribution to the economy as against the traditional roles of women which is basically home keeping. The immense contributions of women entrepreneurship to the socio-economic growth and development of nations have been well acknowledged [5]. Mentorship is rapidly becoming a global trend as a highly effective human resource development process [6]. Mentoring focuses on helping individuals particularly women to acquire the entrepreneurship skills necessary to household economy and possibly further their career [7]. The mentees (women entrepreneurs) set the agenda based on their own development needs, and the mentor provides insight and guidance to help them achieve their desired goals [8].

Mentoring system allows personal, psychological and professional development hence it is important for the growth of women entrepreneurs leading to her contribution to household and the economy at large [9]. However, most women entrepreneurs are faced with issues of poor management, lack of career support and knowledge transfer which may be attributable to non-availability of mentorship programmes. In Jos North Metropolis, it is worrisome that most women entrepreneurs cease to exist after acquired such skills or even confronted with market complexity. This study is carried out to investigate the impact of mentoring on growth of women entrepreneurs in Jos North Metropolis, Plateau State, Nigeria.

1.2 SIGNIFICANCE OF THE STUDY

Entrepreneurship is the bedrock of every developed economy in the world; it involves exposing people especially women to various forms of business and in turn engaging in different ventures to make financial profits. This could be achieved either by rendering of services, production and sales of goods of different kinds. A nation which desire to have developed economy must have individuals, male or female, who have distinguished themselves by engaging in different legitimate businesses. Women have been identified as key actor in supporting roles to their spouses in time past but the changing global economy trend has made it imperative for them to be trained on how to become entrepreneurs. Women no longer sit at home to manage resources of the spouses for the family wellbeing but step out of their comfort zones to own businesses, render services, and engage in ventures that provide financial empowerment and freedom to them.

Governments, at different levels (Local, State and National,) and philanthropists have also done the same. This innovation is to improve their lives and also grow the economy of individuals, families, and the nation at large. It is good to learn a skill or trade but most important is the effect of such knowledge on the women recipient and their business establishments. It is often said that when a woman is trained; the nation is trained and empowered. A lot of women in plateau state have proceeded to engaged in different entrepreneurship training, establish different types of businesses. Some are into tailoring, soap making, designs, interior decoration, confectionaries to mention but few. These skills acquired is aimed at empowering women personally and also sustain their businesses thereafter. On the contrary, from the researchers' interaction with most of these women, there seems to be under-performance of the businesses with some abandoning their start-ups or no motivation to start at all. This could be connected to what appears to be inadequate monitoring, evaluation and mentorship.

This work is a call to evaluate these women empowerment through entrepreneurship, and mentorship on the sustainability of their business ventures to avoid unquantifiable waste of resources invested in the entrepreneurship development of the women.

1.3 THE OBJECTIVE OF THE STUDY

The main objective is to examine the impacts of mentorship on women entrepreneurship on the household and economy of Plateau State, Nigeria. The specific objectives of the study include:

- i. To evaluate the demographic structures of respondents within Jos North Local Government
- ii. To determine the impact of career support on the growth of women entrepreneurship in Jos North Metropolis, Plateau State.
- iii. To ascertain the impact of psychological support on the growth of women entrepreneurship in Jos North Metropolis, Plateau State.
- iv. To examine the effect of knowledge transfer on the growth of women entrepreneurship in Jos North Metropolis, Plateau State.

1.4 RESEARCH QUESTIONS

- a) What is the impact of career support on the growth of women entrepreneurship in Jos North metropolis, Plateau State?
- b) To what extent does psychological support enhance growth of women entrepreneurship in Jos North Metropolis, Plateau State?
- c) What is the effect of knowledge transfer on the growth of women entrepreneurship in Jos North Metropolis, Plateau State?

2. LITERATURE REVIEW

2.1 Conceptual Frame Work

Several professionals have variously defined entrepreneurship to mean many things since the middle age and in fact the 21st Century has been tagged the "entrepreneurial age because many nations have been shaped by entrepreneurs. It is said that they have taken their destinies in their hands using their resources (time, energy, money, etc.) in establishing and running their own businesses [10]. It has also been noted by some scholars that entrepreneurship development has a significant potential to empowering women who incidentally are plagued by higher female illiteracy. Entrepreneurship as a means through which economic growth and development is stimulated by generation of greater employment opportunities, the development of local technology and conservation of foreign exchange earnings for the nation can no longer be the prerogative of government alone but joint effort of the public and private sector, and the key player of the private sector that can transform the economy is an entrepreneur. Entrepreneurship is derived from the French word "entreprendre" which means an act in which an individual attempt, try adventure or undertake an act of some sort [11]. Entrepreneurs are people who have the ability to see and evaluate business opportunities to gather necessary resources, to take advantage of them and initiate appropriate action to ensure success [12]. Entrepreneurship is not just an economic function; it has a social and political role with roots in the culture of that society. It can also be viewed from the psychological approach as a "process" or "philosophy". [13] Affirms that: "Both the environment and some inner motives

within the individual are the main motivation for entrepreneurial development. He further postulated that those who have a higher need for achievement developed personalities and psychological mind-set which may be positively oriented towards achieving business success of entrepreneurial development and recognized that culture is an environment of human created beliefs, customs, knowledge and practice.”

Schumpeter identified innovation as a function specific to all entrepreneurs, suggesting that the entrepreneur undertake new combinations of existing factors of production in any of the following ways, the introduction of new goods, introduction of new method of production, Identification of new market, the exploitation of a new source of raw material supply and the reorganization of any industry [14]. Schumpeter made a distinction between an inventor and an innovator, he said that an inventor discovers new methods and material while the innovator utilizes inventions and discoveries in order to make new combination. He believes that entrepreneurs are extraordinary people. According to [15] entrepreneurship is a creative destruction because it renders old process obsolete, thereby creating in the course unemployment particularly for employees who may lack the skill and knowledge to cope with new methods of doing things, in that way, new technology, knowledge, procedures and process are acquired, thus growing and developing the economy but says entrepreneurship is a discontinuous phenomenon appearing to initiate changes in the process and then disappearing until it appears to initiate another change. On the contrary, the discontinuous process in Schumpeter’s definition is at the point where an entrepreneur initiates a new idea and renders the old process of production obsolete and at the point where new technology, knowledge, procedure and process are acquired.

2.2 Concept of Women Empowerment

Women empowerment is the process whereby women are able to organize themselves to increase their own self-reliance. It has to do with giving of power or authority to women to enable them stands out against discrimination, marginalization and institutional structure that hinder women from voicing out their ideas. According to [16], the concept of women’s empowerment was first invoked by the third world feminist and women’s organization in 1970s. Women empowerment can be understood as a process whereby women individually and collectively become aware of how relations operate in their lives and gain the self-confidence and strength to challenge gender inequalities. Women empowerment as explained by [17] is a process whereby women are able to affirm their independent right, to make choices and to control resources which will assist in challenging and eliminating their own subordination. It is widely recognized that women’s paid work and economic capabilities can facilitate them to have control over resources and gain self-confidence and self-esteem. The empowerment process helps to change and correct the burden of ideas and values which are incubated in women as part of her socialization from childhood and has become part of her

behavior. It helps women to identify the potentials hidden in her. According to [18] “Women empowerment is a process of awareness and capacity building leading to greater participation in decision making process, control, and transformation, so as to enable them perform better towards improving themselves, their families and society as a whole.”

2.3 Theoretical Framework

Economic theories of entrepreneurship as advocated by Papanek & Hams who stated that economic incentives are the main forces of entrepreneurial activities [19]. They advocated that entrepreneurship and economic growth would take place in circumstance where certain economic conditions are in favor of the business environment. There are a lot of economic factors which promote or demote entrepreneurship in a country and these factors are the availability of bank credit, high capital formation with a good flow of savings and investments, supply for liable fund with a lower rate of interest, increase demand for consumer goods and services, availability of productive resources, efficient economic policies like fiscal and monetary policies, communication and transportation facilities etc. India analyst revealed that Gujarat had a more favorable environment for business and industry and thus performed better than other small businesses located in other areas where the environment was not as favorable [20]. This work is anchored on the economic survival theory. The center piece of the proponents of this theory’s argument focuses on what [21] referred to as the movement from poverty to wealth. He also affirms that, people who fall into the above category have to channel their creative abilities to entrepreneurship. The theory therefore is relevant to this research considering the condition of women in Nigeria where women are subordinates to their male counterparts irrespective of their educational status. Discrimination of the girl child education has reduced the level of social economic and political exposure and women’s ability to be creative and innovative etc. and from the assumptions, Nigerian women are victims of discrimination, marginalization, victimization, they lack access to Bank Credit, unfavorable environment for business and are affected by the political disruptions and the movement from poverty to wealth entails changes which is emphasized in Schumpeter’s theory of innovation.

2.4 Empirical Studies on Entrepreneurship and Women Empowerment

The recognition of potentials of women and their contribution to the economy has prompted various scholars to empirically analyses the role entrepreneurship plays in women empowerment in Nigeria and other parts of the world. [22] Examined the role of micro-finance both governmental and non-governmental and their impact and policy implication in financial sustainability in community development and their economic, social and political empowerment of women. The study uses theoretical bases of micro-finance analysis and gender feminist literature, using three micro-finance , one non-governmental organization and two government assisted micro-finance organization, that is, the Country Women Association of Nigeria (COWAN), The Peoples’ Bank of

Nigeria and from the findings, there is a direct relationship between micro-credit and women empowerment in Nigeria, there is sustainability among Nigerian women, there is a direct relationship between micro-credit availability and economic development, the availability of micro-credit facilities income generating activities among people and improve their standard of living. The study concluded that, micro-finance institutions are directly associated with women leadership development in Nigeria. [23], evaluates the activities of women in agriculture in different parts of the country (Nigeria) and ethnic groups and it was discovered that all over Nigeria, food processing and preservation activities are handled primarily by women, mainly using traditional methods which are tedious and often inefficient and attributed to the high wastage rate of agricultural produce, especially vegetables in Nigeria. The study examines the benefits of women entrepreneurship and constraints to women empowerment and concluded that, women have proven that they have capacities to create high positive impact in all fields of human endeavors, and that the world has come to realize and accept the potentials and indispensable roles of women in economic development. She said that “when you educate a woman, you educate a nation” and that economic empowerment of women by micro- entrepreneurship leads to the empowerment of women in many areas such as, socio-economic opportunities, property rights, family development, etc. and recommend that government, policy makers, and economic planners should recognize the essential roles women play in raw materials production and the constraints they face as producers, housewives, and mothers and formulate policies that can enhance the status of women, improve, preserve and encourage agricultural produce. [24], noted women empowerment as a cutting edge of rural development in Nigeria, that involvement of everyone in the economy, required the development of skills, capacity and institutions to ensure effective development especially in the rural areas and the involvement of women is crucial to the achievement of sustainable rural development in Nigeria. The study emphasized that, women entrepreneurship involves empowerment. Women empowerment according to the study means raising the awareness and consciousness of women toward acts and laws that are detrimental to their progress and survival. It means giving women the authority and legal power to participate without any hindrance; it strengthens the women’s existing skills and capacities. The study concluded that, women can contribute to the health and well-being of their families thereby reducing illiteracy that is associated with poor nutrition which makes family members vulnerable to disease and unproductiveness. Empowerment instills in women competence and technological capacities that are critical assets, normally employed in developing the areas, and that if the process of rural development will be sustained, entrepreneurship and women empowerment must be achieved because entrepreneurship guarantees the actors high status, self-esteem and dignity. [25], in his empirical study on capacity building and skill development among female entrepreneurs’ in Ido zone, Nigeria: implication for adult

education analyzed the Importance of entrepreneurship. The study finds that female entrepreneurs’ activities recorded agriculture 43%, industry 26% and service 46% in (2005) while in (2006) 41% of women employed in Africa are self-employed, through entrepreneurship women are able to create jobs for themselves and generate employment for Nigeria’s growing population, and concluded that, women in Africa have the potential of being self-employed and that women in Nigeria today have devised coping strategies for unemployment by engaging in businesses in the formal sector than their male counterparts.

2.5 Relationship between Mentorship and Women Contribution to Household and Economy

Mentorship is recognized globally as having a significant influence on women development and contribution to household and economy. The main purpose of mentorship is to promote the mentee’s progress in specific areas and to facilitate success in business activities [26]. The benefits of mentoring include efficiency and professional growth. This is because mentors sharpen their coaching, leadership and communication skills as they advise and motivate their mentees, which they can in turn result in women contribution to household and economy [27]. Mentorship makes it possible for mentors to work with employees of different ages, backgrounds, values, styles of working and professional expertise [28]. A business mentoring programme helps both the mentors and the mentees to develop their potential and upgrade their expertise [29]. Effective mentoring can be associated with positive work behaviors, improve performance and contribute to succession planning, because those who have been mentored are more likely to become mentors themselves [30]. Business mentoring has been identified as the foundation for the continuity of business and entrepreneurial philosophy, orientation and innovativeness [31]. From the studies reviewed, there seems to be an agreement among the researchers on the roles of entrepreneurship in women empowerment. While different ways of empowering women were examined, most authors emphasized the financial empowerment of women because it is believed that finance is the backbone of innovation and change in any society. In addition to the findings, Nigerian women need to be empowered to participate in entrepreneurship through mentorship because of the psychological and cultural factors that has relegated them to the background; this can eliminate the effect of environment and cultural values on Nigeria Women.

2.6 Research Hypotheses

Based on the above literature the study formulates the following hypotheses in a null form:

HO1: Career support has no significant effect on the growth of women entrepreneurs in Jos North Metropolis, Plateau State.

HO2: Psychological support has no significant effect on the growth of women entrepreneurs in Jos North Metropolis, Plateau State.

H03: Knowledge transfer has no significant effect on the growth of women entrepreneurs in Jos North Metropolis, Plateau State

3.0 METHODOLOGY

This study design uses a self-administered questionnaire in its survey. The use of this design enabled the researchers to collect different opinions of the respondents on mentoring of women entrepreneurs thus resulting in her contribution to economic growth. The population for this study is women entrepreneurs residing in Jos North Metropolis ((33°18'03.0" S and 26°31'03.6.0" E), located in the middle belt of Nigeria according to statistics obtained from Plateau Chamber of Commerce, Industry, Mines and Agriculture [32]. The study covers women entrepreneurs in the areas of agriculture, services, wholesale, retail trade and restaurants for easy accessibility of information. A multi-stage sampling procedure and stratified sampling technique was used to ensure fair and unbiased representation of the acquired skills and the respondents were sampled. Data were collected through questionnaire designed on a five-point Likert Scale (Strongly Disagree 1, Disagree 2, Undecided 3, Agree 4 and Strongly Agree 5). An advanced test was conducted on 384 employees and entrepreneurs within Jos North Metropolis to ensure reliability of items on the questionnaire using Cronbach's Alpha method and the result indicated that all the constructs were above 0.70 threshold hence considered reliable.

Table 1: Normality and Reliability Test Result

Variable	Cronbach's Alpha
Career Support	0.80
Psychological Support	0.90
Knowledge Transfer	0.90
Growth	0.90
Average	0.90

Data collected from respondents were presented in tables and analyzed using Multiple Regression Analysis with the aid of the Statistical Package for Social Sciences (SPSS 23). Formulated hypotheses were tested at 0.05 level of significance.

4.0 RESULTS AND DISCUSSION

4.1 Sample collection: The computation of the sample was done using the formula for unknown population (Smith, 1984).

$$\text{Sample size} = \frac{z^2 \times \alpha \times (1-\alpha)}{e^2} \quad \text{Eq (1)}$$

Where

z = the critical value for z statistic

α = the standard deviation

e = the selected margin of error

Thus sample size can be calculated as follows:

$$\text{Sample size} = \frac{1.96^2 \times 0.5 \times (0.5-1)}{0.05^2}$$

$$\text{Sample size} = \frac{(3.82 \times 0.5 \times 0.5)}{0.05^2}$$

$$\text{Sample size} = \frac{(0.9604)}{0.0025}$$

Sample size = 384.2 approximately 384.

The sample size of 384 for women entrepreneur was used at 5% significance level.

4.2 SOCIO-DEMOGRAPHIC RESULTS

4.2.1 Frequency distribution for Sex: Out of 384 of all the participants, there were more females (83.9%) than males (16.1%) (Table 1) This suggests that the response by female respondents had a relatively high internal consistency, since an acceptable reliability scale is above 70% and values lower than 0.60 are regarded as unacceptable [33]. In support of the high internal consistency of this study, [34] suggests that values of 0.80 or above indicate excellent reliability.

Table 2: Frequency distribution for sex

Sex	Frequency	Percent	Cumulative Percent
Male	62	16.1	16.1
Female	322	83.9	100.0
Total	384	100.0	

4.2.2 Frequency distribution for Age: The minimum age percentage of 7.3% was recorded at 51 years and above while 32.6% was reported as the maximum age percentages (21-30 years, Fig 1). Although the age limit was between 18 to 51 years above.

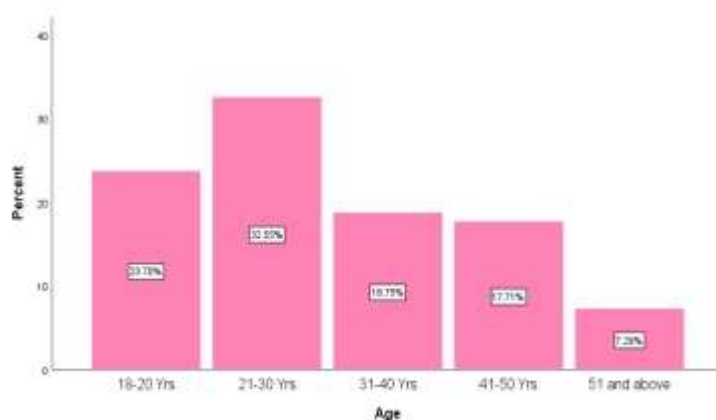


Fig.1. Charts showing age of respondents

4.2.3 Frequency distribution for Academic Qualification: Participants were characterized by high levels of education, with about 30.2% having HND/BSC, 26.3% with SSCE/GCE education, 25.8% with OAND/ Diploma education, 12.5% MSc, and only 5.2% having attained PhD degree (Table 3).

Table 3: Frequency distribution for academic qualification of Respondents

Academic Qualification	Frequency	Percent	Cumulative Percent
SSCE/GCE	101	26.3	26.3
OND/Diploma	99	25.8	52.1
HND/B.Sc.	116	30.2	82.3
M.Sc.	48	12.5	94.8
PhD	20	5.2	100.0
Total	384	100.0	

4.2.4 Frequency distribution for Occupations: The occupations of the respondents on table 4, and Figure 2 shows that about 52.3% respondents are students who are engaged in different kinds of business within Jos metropolis, 28.9% are Self-employed and are into full time business, 10.4% are Civil servant who are working with Government at different level, 6.3% are teachers working in private sectors, and 1% for both Doctors and Health workers across the Health Centers in Jos North.

Table 4: Frequency distribution for Respondents occupation

Occupation	Frequency	Percent	Cumulative Percent
Student	201	52.3	52.3
Self Employed/Business	111	28.9	81.3
Civil Servant	40	10.4	91.7
Teacher	24	6.3	97.9
Health worker	4	1.0	99.0
Doctor	4	1.0	100.0
Total	384	100.0	

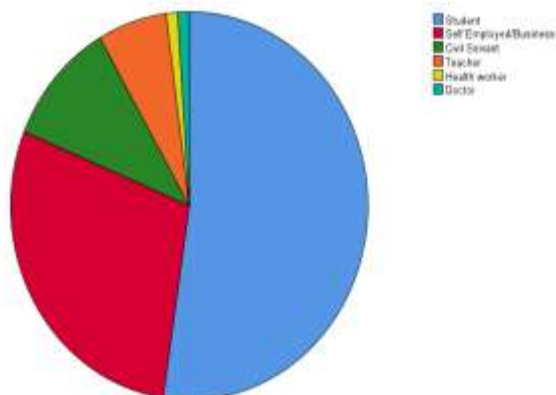


Fig.2. Pie Chart showing occupation of respondents

4.2.5 Regression Analysis: Table 5 shows the result of the model summary with an R^2 value of .59 meaning that 59 % of the variation in the dependent variable is explained by the independent variables while 41 % is explained by other variables outside the model, and this indicates that the model is a strong predictor. The R-value of .830 indicates that there is a strong positive correlation between the dependent variable I.e. women contribution to household and economy (growth) and the predictor variables (career support,

psychological support and knowledge transfer on women empowerment through entrepreneurship).

Table 5. Model Summary

R	R ²	Adjusted R ²	Std. Error of the estimate	Durbin-Watson
0.830 ^a	0.590	0.580	0.550	1.661

- Predictors: Knowledge Transfer, Psychological Support, Career Support
- Dependent Variable: Women contribution to household and economy (Growth)

Table 6 present the result of the analysis of variance showing that the model is statistically significant in estimating or predicting how the mentorship (career support, psychological support and knowledge transfer) have effect on women contribution to household and economy (growth) ($P = .000$; $F = 32.001$)

Table 6. Analysis of Variance (ANOVA).

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	28.901	4	9.630	32.001	.000 ^b
Residual	44.777	380	.302		
Total	73.678	384			

- Dependent Variable: Growth
- Predictors (Constant), Knowledge Transfer, Psychological Support, Career Support

The result presented in Table 7 shows all other independent variables of mentorship at zero, that is (career support, psychological support and knowledge transfer) a one unit change in career support would lead to a 35.1 % change in women contribution to household and economy; a unit increase in psychological support would lead to a 73.1 % change in women contribution to household and economy while a unit increase in knowledge transfer would lead to a 52.1 % increase in women contribution to household and economy. At 5% level of significance and 95% level of confidence all the variables of mentorship indicated p-values of less than 0.05. The regression coefficient further shows that career support which is one of the mentorship variable has a more significant effect on women contribution to household and economy in Jos North Metropolis of Plateau State, Nigeria.

Table 7. Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	.482	.447		1.100	.000
Career Support	.351	.148	.250	2.404	.018
Psychological Support	.731	.144	.530	5.530	.000
Knowledge Transfer	.521	.100	.440	5.641	.000

a. Dependent Variable: Growth

4.3 HYPOTHESES TESTING RESULT

The three formulated hypotheses in this research based on mentorship impact on women empowerment were all rejected indicating that for mentorship variables namely, career support, psychological support and knowledge transfer have positive and significant impact on women contribution to household and economy in Jos North Metropolis, Plateau State Nigeria. Therefore, the hypotheses results tested for this research is presented in Table 8 shows that p-values for all the variables were less than 0.05.

Table 8. Details of Hypotheses Test

Hypothesis	Result	Decision
H01: Career support has no significant impact on the women contribution to household and economy in Jos North Metropolis, Plateau State	.018 < 0.05	Significant
H02: Psychological support has no significant impact on women contribution to household and economy in Jos North Metropolis, Plateau State	.000 < 0.05	Significant
H03: Knowledge transfer has no significant impact on women contribution to household and economy in Jos North Metropolis, Plateau State	.000 < 0.05	Significant

5.0 FINDINGS AND CONCLUSION

This research results have demonstrated a positive significant relationship between mentorship variables (career support, psychological support and knowledge transfer) and women

contribution to household and economy of Jos North Plateau State Nigeria. [35] Previous studies have shown the significant impact of mentoring programmes on the contribution of women to household and economy of many nations of the world. The hypothesis result of career support, a variable of mentorship revealed a positive significant effect on the growth or women contribution to household and the economy in Jos North Metropolis ($p = .018$; $\beta = 0.25$). This result obtained in this work is consistent with literature work in which career support was found to be effective in career advancement and the development of skills and competencies [36].

[37] Also affirmed the importance of career support in assisting employees to acquire knowledge which is helpful in increasing the performance of organizations. The implication of the finding to small scale businesses is that an adequate career support enables employees to learn more from experienced employees thereby contributing to organizational growth.

Similarly, findings also indicated that psychological support has a positive and significant impact on the contribution of women entrepreneurs to household and economy in Jos North Metropolis ($p = .000$; $\beta = .530$). The result of the correlation analysis also showed strong correlation between psychological support and women contribution. The implication of this finding is that psychological support enables women to improve their productivity and align individual goals to corporate goals hence it is necessary for economic growth.

Lastly, the result of the third hypothesis indicated that knowledge transfer has a positive significant impact on women contribution to household and economy in Jos North Metropolis ($p = .000$; $\beta = 0.440$). This result is corroborated by [38] who acknowledged that knowledge transfer helps to build organizational knowledge and strengthen organizational capabilities. In support of the obtained result, [39] stated the significant impact of knowledge transfer in sustaining an organization's competitive advantage.

In conclusion, the mentorship study and women contributions to household and economy in Jos North Metropolis has established that mentoring programmes are invaluable tool to support women in developing their talents and capacities in the society. The study indicates that career support enable experienced women entrepreneurs to provide assistance to less experienced entrepreneurs to enable them become more competent and contribute to the economic growth. The research outcome proves that women entrepreneurs are more productive when there is psychological support which helps to building their confidence and that knowledge transfer also has positive significant effect on women contribution to household and economy in Jos North Metropolis. The study therefore concludes that mentoring is a significant predictor of women contribution to household and the nation economy.

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