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ENTREPRENEURIAL EXPERIENCE, ENTREPRENEURIAL SELF-EFFICACY AND WIDOW ENTREPRENEURSHIP PERFORMANCE IN SOUTH EASTERN NIGERIA

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ABSTRACT

Owing to the differences in the practice of entrepreneurship as occasioned by gender, culture and marital status, widow entrepreneurship ought to be studied separately. This is increasingly being re-echoed by the resilience of widow entrepreneurs in spite of the disinheritance, dehumanizing and discriminatory characteristics of the persisting widowhood practices in South Eastern Nigeria. This study therefore seeks to investigate the moderating role of entrepreneurial self-efficacy in the entrepreneurial experience, financial and non-financial performance of widow entrepreneurships in South Eastern Nigeria. The study adopts cross sectional research design and simple random sampling technique. The generated data via questionnaire were analyzed based on Baron and Kenny's (1986) four step approach for testing moderation. It was found that entrepreneurial self-efficacy moderates the relationships. The researchers conclude that entrepreneurial self-efficacy can increase or decrease the strength of the relationship between entrepreneurial experience, and financial and non-financial performance of widow entrepreneurships in the long run.

Keywords: Entrepreneurial Experience, Entrepreneurial Self-efficacy, Widow Entrepreneurship, Financial Performance, Non-financial Performance

INTRODUCTION

Before now, entrepreneurship was seen as synonymous with men. As such, small, medium and large men entrepreneurship models were seen as the general model for entrepreneurship (Yadav & Unni, 2016). This perception promoted gender biases in entrepreneurship (Gogar, 2019) and made women entrepreneurs and entrepreneurships appear invisible (Sharma, 2018). The gender biases in the global south are created by formal, informal, cultural, social and political institutions that treat women as second class and inferior to men (Ojediran & Anderson, 2020). Today, entrepreneurship and economic development are viewed as impossible without women entrepreneurs (Zeb & Ihsan,

2020). Women play significant roles even in the larger entrepreneurships (Sarfaraz *et al.*, 2014) and in the economies of their families and nations (Woetzel *et al.*, 2015). Thus, since women are good for entrepreneurship and entrepreneurship is good for women (Alkhaled & Berglund, 2018), entrepreneurship is a gendered phenomenon that is rooted in families (Yadav & Unni, 2016).

The occurrence of entrepreneurship differs with respect to contexts (Welter *et al.*, 2019) such as South Eastern Nigeria. Thus, the perceptions, practices, experiences, consequences and outcomes of entrepreneurship are not the same in different parts of the world (Akobo, 2018). For instance, despite the increasing number of women entrepreneurships in African, they still underperform in relation to men entrepreneurships (Tundui & Tundui, 2012). This is largely because entrepreneurs and researchers refer to women in business as women or single-mother entrepreneurs. By lumping all the categories of women together, the plight of widows in entrepreneurship which engender their underperformance is neglected (Ohiaege, 2017; Topimin *et al.*, 2019). Tundui and Tundui adds that marital status affects the performance of women entrepreneurships. As such, entrepreneurships owned by women whose husbands are still alive may differ from those that are owned by widows in terms of performance.

The most understudied group of women in entrepreneurship is the widows. Widows make up 16 per cent of the global adult women. In the global north, majority of the widows are elderly women, while younger women of child bearing age constitute majority of the widows in the global south (Alao, 2019). Widows are more discriminated against than their widower counterpart. In South Eastern Nigeria, these discriminations and humiliating treatments against widows which stem from the widowhood practices in the region are threats to the rights of the widows (Onyekuru, 2011). Widowhood rituals include cultural and traditional mores that deny widows inheritance rights (right to land and other properties of their dead spouse) and limit the support they get from their families (particularly their husbands) (Etim, 2020; Rahayu *et al.*, 2021). In spite of the social changes occasioned by education, religion, societal values and modernization, widows are still subjected to dehumanizing practices and denied inheritance rights both silently and openly (Onyekuru, 2011).

Notwithstanding, as alluded to by the liberal feminist theory (Alao, 2019; Samkange, 2015), gender inequality has the tendency of ushering the victimized and discriminated to diverse vistas of opportunities and outcomes (Adegbite & Machethe, 2020). This explains why women (the widows inclusive) dominate the Nigerian informal sector; their rate of dominance is two times that of men. In addition, women contribute 30 per cent of the gross national product (UNDP, 2015). The exploration and exploitation of these opportunities are usually associated with diverse experiences and challenges that require self-efficacy. Women (including widows) play prominent roles in the economic and social transformation of their communities by developing their self-efficacy. Again, they get into paid or self-employment first to garner experience and second as a source of livelihood (Bojko, 2013). This depict that entrepreneurship is experiential; the experience is one of the assets that the women employ to create their entrepreneurship either before or after the death of their husbands. The utilization of the experience by women in the running of their enterprise can influence their performance either positively or negatively (Michael *et al.*, 2012; Topimin *et al.*, 2019).

Despite the relevance of entrepreneurial experience and self-efficacy in the improvement of the performance of entrepreneurship, their roles in single-mother entrepreneurship has remained largely unexplored (Bojko, 2013; Topimin *et al.*, 2019). Moreover, the results of the few studies that have focused on these concepts are mixed (Bakar *et al.*, 2017; Campbell *et al.*, 2012; Kacperczyk, 2012). Worst still, studies that have investigated the role of entrepreneurial experience and self-efficacy in the performance of widow entrepreneurships seems non-existent. So many studies have examined the effect of widowhood practices on the rights, wellbeing, health, and social and economic life of widows in South Eastern Nigeria (e.g., Ihekwuaba & Amasiatu, 2016; Mathias, 2015; Ohiaege, 2017). Yet, studies on widow entrepreneurships are rare. Further, in spite of the disinheritance, deprivation, dehumanization and discrimination suffered by the widows in this region of Nigeria, some seems to be deploying the entrepreneurial experiences they garnered before and/or after the demise of their spouses to create and improve the performance of their entrepreneurships. Therefore, this study seeks to investigate the moderating role of entrepreneurial self-efficacy in the relationship between entrepreneurial

experience, and the financial and non-financial performance of widow entrepreneurships in South Eastern Nigeria.

LITERATURE REVIEW

Entrepreneurial Experience

Experience is an event one has lived through. This includes fairly discrete events, sets of events that occurred for a period of time, and multi-stage events that took place within a few years. Entrepreneurial experience refers to a direct observation of, or involvement in, events associated with new business formation. It is also described as prior knowledge and skills acquired in the course of new business formation or involvement in the running of an already created business. Entrepreneurial experience is transformed into knowledge via exploitation of what is already known and the exploration of new possibilities. As such, entrepreneurial experience helps entrepreneurs to identify and seize opportunities, handle obstacles and uncertainties associated with new business formation; this include the sourcing of start-up capital, and active involvement in social and business networks (Michael *et al.,* 2012). With respect to widow entrepreneurship, entrepreneurial experience refers to the knowledge and skills acquired by a widow via education and/or training which may or may not have been deployed in the formation and running of her own entrepreneurship before the demise of her spouse.

Entrepreneurial Self-Efficacy

Self-efficacy is defined as the extent to which an individual belief in his strengths to reach a certain goal (Bojko, 2013). It depicts an individual's self-belief and confidence in his or her ability to execute specific tasks (Njele, 2019). Self-efficacy represents a self-judgment on the capacity to perform a specific task to achieve a specific level of performance. The dynamism of the judgment is influenced by the level of information and experiences garnered (Hendra & Lusiah, 2017). It is evident from these definitions that self-efficacy connotes that individuals' behaviours are influenced by their belief in their own capabilities and not their knowledge or skills. It is not concerned with one's skills but what one can do with the skills one possesses (Dimopoulou, 2014). Entrepreneurial self-efficacy has social and cognitive dimensions. Social self-efficacy refers to self-belief in task performance through relationship ties. Cognitive self-efficacy represents diverse in-born capabilities. However, cognitive capabilities can still be developed through practice (Harder *et al.,* 2014; Njele, 2019). Therefore,

entrepreneurial self-efficacy is the self-belief and self-confidence of a nascent or new entrepreneur on his or her abilities to create a new venture and run it to a stable state.

Widow Entrepreneurship

Widows are women that have lost their husbands to death. A widow in the Nigerian context refers to any female, married under native law and custom or under the marriage Act or any other law recognized in Nigeria, who has not remarried after the death of her husband (Amasiatu, 2009). For marriages contracted statutorily or under the Act, the widow inherits one-third (1/3) of the spouse's property, while two-third (2/3) of the property is given to the children in equal shares. The widow inherits half of the property when the marriage produced no child. Although the statutory law confers on widow's the right to inherit their spouses' property, this is not the case in reality. Women who marry under the customary law are more disadvantaged than those who marry under the statutory law. This is because the Nigerian family law permits certain widowhood practices that are discriminatory and oppressive to women in relation to the men. In addition, the Nigerian customary law does not give widows the capacity to inherent the property of their husbands. Traditionally, the widows are inherited by male relatives of their deceased spouses (Alao, 2019; Idialu, 2012; Onyekuru, 2011).

Widowhood rites/rituals are the practices that accompany the mourning of a dead husband. Widows performing the rituals are kept in dark rooms for days; with or without food. These widows are sometimes forced to sit on the floor, skip to bath and weep in public, sleep in the same room with their dead husbands and to drink the water used to bath their dead husbands (Alao, 2019; Samuel, 2011). After the burial of the deceased husband, the widow's head and pubic areas are shaved with razor blades. Thereafter, they are required to mourn their spouse for a stipulated period of time in either white or black clothes (Samuel, 2011). At the end of the mourning rituals, the in-laws dispossess the widow of her husband's lands, houses, cash and other assets. She is only qualified to inherit her cooking utensils and to be inherited by any of her late husband's relatives (Anugwom, 2011; Nwogu, 2015). The only exception is if the woman has a living male child (Alao, 2019). The life of widows is generally characterized by dehumanizing practices, disinheritance, economic hardship, poverty, impoverishment, discrimination from working in the public sector, family burden, begging, helplessness

and hopelessness (Ihekwuaba & Amasiatu, 2016; Mathias, 2015). Therefore, widow entrepreneurship is a type of women entrepreneurship that is created and operated by a widow that has suffered disinheritance, deprivation, dehumanization and discrimination on account of widowhood and traditional practices upon the demise of her husband.

Widow Entrepreneurship Performance

Performance is the ability of an organization to achieve its goals and objectives through efficient and effective use of available resources (Alagaraja & Shuck, 2015; Kazimoto, 2016). Business performance can be measured using non-financial and financial indicators (Meunier *et al.*, 2017). The traditional methods of calculating business performance are based on financial performance (Kotane & Kuzmina-Merlino, 2011). Financial performance is the measure of a firm's policies and operations using financial indicators. The financial indicators include profitability, return on investment and value added (Agbim, 2019). Further, since entrepreneurship is influenced by gender and family culture, women entrepreneurship is referred to as a form of family business (Yadav & Unni, 2016). The performance of family businesses is better assessed using financial and non-financial indicators. This is because performance computed on the basis of financial indicators without the non-financial indicators is incomplete (Merrill *et al.*, 2011). Financial indicators measure the past performance, while the non-financial indicators measure the present and future performance of a firm. Additionally, family businesses are basically established because of the non-financial benefits to the family members. Non-financial performance is the measure of a firm's policies and operations using non-financial indicators. The non-financial indicators include customer satisfaction, workers' commitment, embeddedness and productivity, and the reputation, sustainability and survivability of the firm (Agbim, 2019). Hence, we view widow entrepreneurship performance as the measure of widow's entrepreneurship policies and operations using financial and non-financial indicators.

Hypothesis Development

Chiliya and Roberts-Lombard (2012) found that previous work experiences and the length of business operation significantly impact business profitability. Staniewski (2016) establish that managerial experience, effectiveness in the family and unique knowledge are hallmarks of entrepreneurs that achieve higher entrepreneurial success. Hanák

(2018) conclude that entrepreneurial, start-up, industrial, functional (such as marketing, finance) and managerial, experiences generate different effects on performance. Spanjer and van Witteloostuijn (2017) empirically observe that experience diversity is positively related to performance, while entrepreneurial experience is negatively related to performance. Åstebro and Yong (2016) determine that experience diversity (measured as number of occupational fields) positively affects entrepreneurial performance, while experience diversity (measured as number of industries) negatively impacts entrepreneurial performance. Bublitz and Noseleit (2014) argue that experience diversity is positively related to performance. Miao *et al.* (2017) empirically prove that entrepreneurial self-efficacy predicts firm performance. Further, with respect to the dimensions of self-efficacy, Cumberland *et al.* (2015) highlights that risk taking and financial control entrepreneurial self-efficacy, and franchise performance are positively and significantly related.

Bakar *et al.* (2017) reports that the relationship between entrepreneurial self-efficacy and performance is not significant. However, risk taking entrepreneurial self-efficacy is positively related to organizational performance. Khalil *et al.* (2021) found that the relationship between the dimensions of entrepreneurial self-efficacy and small businesses performance are positive and significant. It can be deduced from the foregoing that the results of studies on the relationship between entrepreneurial experience and performance are discordant. As such, more studies are required to determine the variable(s) influencing the relationship. In addition, no study on the relationship between entrepreneurial experience and performance seem to have focused on women entrepreneurships in South Eastern Nigeria. We argue that the results of studies on the relationship between self-efficacy and performance are inconsistent; some are significant, while others are not. Again, neither of such studies focused on widow entrepreneurships in South Eastern Nigeria. Owing to the disinheritance, dehumanizing and discriminatory nature of widowhood practices in South Eastern Nigeria, the importance of self-efficacy in entrepreneurship, and the significance of combining financial and non-financial indicators in the assessment of the performance of women entrepreneurships, we propose the following hypotheses:

H_{01}: Entrepreneurial self-efficacy has no significant moderating effect on the

relationship between entrepreneurial experience and financial performance

H_{02}: Entrepreneurial self-efficacy has no significant moderating effect on the relationship between entrepreneurial experience and non-financial performance

Underpinning Theory: Liberal Feminist Theory (LFT)

The LFT is based on John Stuart Mill's proposition that women should have equal rights with men in terms of education, family, work and political representation. This implies that all people are created equal with respect to right and freedom (Alao, 2019). The theory also holds that individual ignorance, the attitudes of the individual, the culture and the way men and women socialize within their culture contribute to gender disparities (Samkange, 2015). The Nigerian patriarchal system allows the male family members of a dead man to take over his property, not his widow or his daughter. This practice promotes gender inequality in the Nigerian society. The LFT supports the freedom of women, particularly widows from the disinheritance, dehumanization and discrimination that are associated with widowhood practices. This is achieved through legislation, regulation (Alao, 2019; Olomojobi, 2015), empowerment and education (Samkange, 2015). The LFT has been criticized for its disregard for the significance of the traditional role of women in the family and society. However, the LFT has been employed by researchers to explain the inequalities and oppression especially against widows. The theory has also helped to proffer solutions to these inequalities (Alao, 2019; Samkange, 2015). In the current study, the LFT is used to bring to the fore the menace of widowhood practices against widow entrepreneurship.

METHODOLOGY

This study adopts cross sectional research design to investigate the population of 11898. This population is made up of family businesses that are registered with the respective State Ministries of Commerce and Industry in South Eastern Nigeria (i.e., Abia, Anambra, Ebonyi, Enugu and Imo). First, we identified 2968 women entrepreneurships from the population. Second, via their phone contacts, we identified 1013 widow entrepreneurships from the list of women entrepreneurships. The sample size of 279 was computed from 1013 widow entrepreneurships based on Krejcie and Morgan's (1970) formula. Simple random sampling technique was employed to select from each State the widow owner-managers that completed the research questionnaire. The

measures of entrepreneurial experience were adapted from Michael *et al.* (2012). The measures of financial performance and non-financial performance were adapted from Al-dalahmeh *et al.* (2018), while the measures of self-efficacy were adapted from Njele (2019). The measurement scales were assessed on a Likert scale that ranged from 1(strongly disagree) to 5(strongly agree).

The content and construct validity of the research instrument were confirmed by three senior lecturers in the Department of Entrepreneurial Studies, Veritas University, Abuja. The reliability of the instrument was confirmed by the overall Cronbach's alpha value of .724. Data for the main study were generated and analyzed based on Baron and Kenny's (1986) four step approach for testing moderating variable. Moderating variable is employed when the relationship between an independent variable and a dependent variable is significant or discordant. Hence, in this study, the choice of Baron and Kenny's approach is premised on the discordant results of studies that have examined the relationships between entrepreneurial experience and business performance. A moderating variable is a qualitative or quantitative variable that increases or decreases the strength of the relationship between the independent and dependent variables or that changes their direction from positive to negative and vice versa.

Baron and Kenny's (1986) approach entails the use of simple and multiple regression analysis and the examination of the unstandardized beta values at each step. The four steps in Baron and Kenny's approach are: (i) the independent variable must have an effect on the dependent variable; (ii) the independent variable must have an effect on the moderating variable; (iii) the moderating variable must significantly influence the dependent variable; and (iv) the regression coefficient on the dependent variable (unstandardized beta value) will increase in relation to the beta value in step one. Linear regression was used in the first three steps, while multiple regression was applied in the fourth step with the aid of SPSS (Version 21.0 for Windows). The independent variable is entrepreneurial experience, the dependent variables are the financial performance and non-financial performance, while entrepreneurial self-efficacy is the moderating variable. The models for hypothesis one are shown in equations (i) to (iv), while that of hypothesis two depicted by equations (v) to (viii).

Step 1: EEE = $\beta_0 + \beta_1$FPE + e ---------- (i)
Step 2: EEE = $\beta_0 + \beta_1$ESE + e ---------- (ii)
Step 3: ESE = $\beta_0 + \beta_1$FPE + e ---------- (iii)
Step 4: EEE = $\beta_0 + \beta_1$FPE + β_2 ESE+ e ---------- (iv)

Entrepreneurial self-efficacy (ESE) is expected to moderate the relationship between entrepreneurial experience (EEE) and financial performance (FPE), while absence of ESE is expected to alter the relationship in equation (iv).

Step 1: EEE = $\beta_0 + \beta_1$NFPE + e ---------- (v)
Step 2: EEE = $\beta_0 + \beta_1$ESE + e ---------- (vi)
Step 3: ESE = $\beta_0 + \beta_1$NFPE + e ---------- (vii)
Step 4: EEE = $\beta_0 + \beta_1$NFPE + β_2 ESE+ e ---------- (viii)

Entrepreneurial self-efficacy (ESE) is expected to moderate the relationship between entrepreneurial experience (EEE) and non-financial performance (NFPE), while absence of ESE is expected to alter the relationship in equation (viii).

RESULTS AND DISCUSSION

The assumption of multicollinearity was checked for entrepreneurial experience and entrepreneurial self-efficacy. The adopted indicators are variance inflation factor (VIF) and Tolerance (reciprocal of the VIF). The recommended threshold of 10 and .10 for VIF and Tolerance respectively by Sekaran and Bougie (2013) were adopted. In the case of entrepreneurial experience, the results of the multicollinearity test showed 1.012 for VIF and .618 for Tolerance. For entrepreneurial self-efficacy, the result of the test reveals 1.418 for VIF and .690 for Tolerance. The results imply that entrepreneurial experience and entrepreneurial self-efficacy have no multicollinearity problem.

H_{01}: Entrepreneurial self-efficacy has no significant moderating effect on the relationship between entrepreneurial experience and financial performance

The result of the regression in Table I depicts that unstandardized beta value for entrepreneurial experience increased from .240 to .294. This implies that the result did not support hypothesis one. Thus, entrepreneurial self-efficacy can increase or decrease the strength of the relationship between entrepreneurial experience and financial performance.

Table I: Regression Analysis for Moderation of Entrepreneurial Experience and Financial Performance by Entrepreneurial Self-efficacy

Variable	Step 1 Financial Performance	Step 2 Entrepreneurial Self-efficacy	Step 3 Financial Performance	Step 4 Financial Performance
(Constant)	3.502**	3.800**	3.021**	3.075**
Entrepreneurial Experience	.240**	.211**		.294**
Entrepreneurial Self-efficacy			.294**	.265**
R	.754	.699	.717	.733
R^2	.569	.489	.514	.537
Adj. R^2	.569	.489	.514	.537
F-value	42.110**	38.316**	24.038**	19.240**

**P < .05
Source: SPSS Output, 2021

H_{02}: Entrepreneurial self-efficacy has no significant moderating effect on the relationship between entrepreneurial experience and non-financial performance

Table II shows that the value of the unstandardized beta for entrepreneurial experience increased from .292 to .305, indicating that hypothesis two is not supported. Therefore, the strength of the relationship between entrepreneurial experience and non-financial performance can be increased or decreased by entrepreneurial self-efficacy.

Table II: Regression Analysis for Moderation of Entrepreneurial Experience and Non-Financial Performance by Entrepreneurial Self-efficacy

Variable	Step 1 Non-Financial Performance	Step 2 Entrepreneurial Self-efficacy	Step 3 Non-Financial Performance	Step 4 Non-Financial Performance
(Constant)	5.405**	5.003**	4.841**	4.305**
Entrepreneurial Experience	.292**	.610**		.305**
Entrepreneurial Self-efficacy			.140**	.211**
R	.708	.700	.697	.688
R^2	.501	.490	.486	.473
Adj. R^2	.501	.490	.486	.473
F-value	33.210**	31.136**	28.315**	25.224**

**P < .05
Source: SPSS Output, 2021

DISCUSSION OF RESULTS

This study has established that the relationship between entrepreneurial experience and the financial performance of widow entrepreneurships is moderated by entrepreneurial self-efficacy. This is in line

with the conclusion of Peake and Marshall (2009) who state that experiences are positively related to profitability. This is further supported by Hsu *et al.* (2017) who report that the relationship between subsequent entrepreneurial intentions and perceived financial performance is moderated by entrepreneurial self-efficacy. In addition, the findings of this study show that the relationship between entrepreneurial experience and the non-financial performance of widow entrepreneurships is moderated by entrepreneurial self-efficacy. Studies such as Burke *et al.* (2018) and Hanák (2018) observe that entrepreneurial experience influences business performance.

In relation to non-financial performance, Vanderburgh (2013) asserts that women entrepreneurships are sources of new employment. Amankwah-Amoah *et al.* (2018) determine that entrepreneurs' past experiences influence their present and future choices. Khurshid and Khan (2017) found that openness to experience moderates the relationship between self-efficacy and women entrepreneurial intention in Pakistan. Women and in particular widows are lagging behind men in terms of the performance of their entrepreneurships. This disparity has been attributed to widowhood practices (Ajayi *et al.*, 2019). Widowhood practices like single motherhood limit widows' ability to secure employment opportunities or to be successful in their entrepreneurship activities (Ismail *et al.*, 2016; Topimin *et al.*, 2019). Widows in Nigeria endure adverse and traumatic practices that affect their health, well-being, and rights as women (Ihekwuaba & Amasiatu, 2016; Mohammed, 2018).

Burke *et al.* (2018) succinctly linked the variations in performance to differences in entrepreneurial abilities such as entrepreneurial experience. This is because entrepreneurial experience is a significant driver and consequence of entrepreneurial activities (Amankwah-Amoah *et al.*, 2018). Additionally, entrepreneurial experience helps to improve entrepreneurs' preparedness and self-efficacy (Vuong *et al.*, 2016). Nascent and new entrepreneurs who have high self-efficacy will work harder, persist longer when they encounter difficulties, and achieve at higher levels. Contrariwise, low self-efficacy is associated with the belief that things are ordinarily more difficult than they are and as such encourages stress, depression, and narrow vision (Lunenburg, 2011).

However, high rate of self-efficacy can cause excessive arrogance or envy amongst entrepreneurs which in turn may weaken their ability to effectively lead their ventures to achieve improved performance (Khalil *et al.*, 2021). Thus, the combination of past experience and self-efficacy can either increase or decrease business performance in the long run (Bojko, 2013; Kotha & George, 2012).

CONCLUSION

This study empirically explained that entrepreneurial self-efficacy moderates the relationship between entrepreneurial experience and financial performance of widow entrepreneurships. Again, the results revealed that entrepreneurial self-efficacy moderates the relationship between entrepreneurial experience and non-financial performance of widow entrepreneurships. The findings imply that entrepreneurial self-efficacy can increase or decrease the strength of the relationship between entrepreneurial experience and the financial performance and non-financial performance of widow entrepreneurships in the long run. As such, widows; no matter the deprivations associated with the widowhood rites they have been forced to go through can still combine their entrepreneurial experience and entrepreneurial self-efficacy to achieve improved performance of their entrepreneurships in the long run. However, over application of entrepreneurial self-efficacy should be avoided to avert the negative consequences of over confidence.

The study therefore recommends entrepreneurial experience and entrepreneurial self-efficacy as factors for harnessing improved financial and non-financial performance of widow entrepreneurships in the long run. Again, women and widow entrepreneurs alike should be sensitized on the need to acquire experience in their desired trade and to build confidence in their abilities. The study is limited by the scant literature on widow entrepreneurship and the use of responses from widow entrepreneurs in one out of the six geopolitical zones in Nigeria. Further studies can be situated in other geopolitical zones or contexts using other moderators like family support to validate and generalize the current result.

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