

TITLE PAGE

**WOMEN EMPOWEREMENT IN KEBBI STATE: ASSESSING THE
EFFECT TO TECHNOLOGY INCUBATIONC CENTRE
POSTGRADUATE DIPLOMA IN MANAGEMENT**

BY

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APPROVAL PAGE

This is to certify that this research work has been carried out by Nasiru Garba and it has been thoroughly supervised and satisfies the requirement for the award of Postgraduate Diploma in Management in the Faculty of Management Science. It is hereby submitted to the Department.

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DEDICATION

This research is dedicated to the Almighty Allah who has given me every enablement and ability to run this programme. And also to my father Alhaji Garba and my mother Malama Hauwa'u who gave me educational foundation in life.

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ABSTRACT

Women empowerment, financing in business is very vital and of utmost importance because of the level of which our global world is moving. This project work is aimed at dishing out the need for women to be given reasonable opportunities in business. Also, in the research work a lot will be dealt with on women in business though at small scale and it will be more narrowed down to the incubation centre that is situated in Birnin-Kebbi, Kebbi state at the Northern part of Nigeria. Furthermore, the activities carried out in business by women will be examined. All will then be narrowed down to the Technology Incubation Centre Birnin Kebbi. Further, the research work will examine women empowerment; how women are being empowered in small scale business. Then finally, the researcher will work on the effect of the role of the Technology Incubation Centre on women empowerment on small scale business.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

Women empowerment is a very significant and sensitive issue that should not be under estimated in our global world today. There are key roles that are meant for women to play in order to effect a positive change in our world.

Empowering women can make or mare a nation. Therefore when we talk about women empowerment, we need to emphasise that it is a positive one such that effect good happenings. The researcher will like to briefly mention some powerful women; women in power; that is women that are naturally empowered by God and also by nature. These are powerful women like queen Amina of Zaria, queen Elizabeth of England, Ruh and queen Esther in the Bible, to mention but a few.

In the business world and activities, women need to be strongly empowered because the world is changing on daily basis. Research has brought to our knowledge that many African countries have gone far in empowering their women in small scale business. Even the American Countries are not left behind. In other words, Nigeria has a great need to wake up to the task. A Philosopher once said, “If you train or educate a man,

you have only succeeded to make an individual; but if you train or educate a woman, you have built a nation”. Any country that fails to empower its women in business will remain backward. Nature has given women power to influence and if women are permitted to utilize this natural endowed gift, our economy will change and improve for good.

In the world today, as we have the Technology Incubation Centre here in Nigeria to support and assist women that have little or no resource to start up a small scale business; so also does the African countries have an organization called “The Root Capital” it performs exactly the way our Technology Incubation Centre does. All their goal is to help a small starter in business grow well and survive. It was founded in 2004.

Women Empowerment Root Capital are in different regions such as: Mexico and Caribbean, Central America, South America, East Africa, and West Africa. And in places like this, women produce coffee, fruits and vegetables for business in small scale.

The Root Capital perform many roles such as: sustaining the environment with all kinds of small scale businesses in order to improve their economy; empowering women; promoting food security; making peace and recovery. Women need to be strongly empowered because women play

an important role in food production worldwide; they have limited access to the resources necessary to effectively operate their farming operations.

Root Capital supports small and growing businesses that strengthen the social and economic position of small scale farmers. Increasing women participation in the rural economy is a powerful tool for poverty reduction and economic growth because female farmer tend to spend more money on nutritious food. Health-care, education and housing when their incomes increase. Beyond this material household benefits, businesses often use their social premiums to invest in areas of particular interests to women. Improving women's economic opportunities also provides a sense of hope and purpose, increasing the status of women within their communities.

Sumaki life is a client to Root Capital since 2010. It is a cooperative that grows and processes organic quinoa for business they are offered technical assistance and more than 60 percent of them are women. Population Performance Bureau (PPB) (2011) in Rural Mali, small businesses are keys to Women Empowerment and Economic Development.

Women are involved in income generating activities, particularly small scale –home-based businesses.

Technology Incubation Centre is generally a governmental establishment that plays the role of supporting small scale businesses to start-up well and grow to a successful large business in later life.

It is a federal government establishment that has grown vast and wide. The branches are increasing and it is concerned about the success of private business owners in Nigeria. While it is also or at the same time business oriented because through its operations and services, it generates revenue (income) into the government purse. There is no doubt to the fact that Technology Incubation Centre is a profitable establishment to the benefit of government itself and private business starters.

Regarding the topic in question “Women empowerment in Kebbi State. The effect of Technology Incubation Centre”. The research work is based on how women are being empowered to start up small scale business. We look into the activities of the women as regards small scale business, as we all know in Nigeria generally that there are many businesses run by women in a small scale. Meanwhile, to even start-up the small business is not always easy for most women due to financial factor.

There are women that are presently operating in the Technology Incubation Centre. The mission of their operation at the incubation is for them to be empowered both financially and business-wise. Women

empowerment in small scale business goes a long way to reduce poverty, liabilities and also to improve our economy in the society and in Nigeria as a whole.

As it is common in the Northern part of Nigeria, most of the men do not allow their wives to work at all, either with the government or with private organization due to their ethics and tradition; for such women, it will be nice and helpful to our nation if they are engaged in small scale businesses. This will help them to be reliable and worthy in the society.

1.2 STATEMENT OF THE PROBLEM

In most cases today, most women in Nigerian are highly interested in going into business but are not able to start one due to financial problem.

Many women have good ideas of business but they lack the wherewithal to embark on it. Not only that, most women have good gifts, good craft and handwork at hand and of which can be of good benefit to the society and the world at large but they lack sponsorship.

Furthermore, the most heart-breaking are the poor widows whose husbands left with nothing and there are children to be catered for; such women without any doubt are in pressing need of financial assistance to start up something.

If all these problems above can be catered for, definitely poverty will be highly reduced if not totally eradicated; and that will also go along way to cut the rate of prostitution in our society.

1.3 RESEARCH OBJECTIVES

The broad objectives of this research is to assess the effect of Incubation Technology program on the empowerment of women in Kebbi state, while the specific objectives are:

- a. To examine the effect of Technology Incubation Centre on women empowerment.
- b. To identify how women in business can be empowered.
- c. To identify the socio-economic effect of women empowerment.

1.4 RESEARCH QUESTIONS

- i. What effect does Technology Incubation Centre has on women empowerment?
- ii. In what ways can women be empowered?
- iii. What are the socio-economic effect of women empowerment?

1.5 SCOPE AND LIMITATION OF THE STUDY

Generally, the issue of women in small scale business is all the same all over the world. The issue applicable to one environment is applicable to another in view of this, the researcher has decided to limit the scope of this

work to Kebbi state and the case study is Technology Incubation Centre, Birnin-Kebbi branch in Kebbi State in order to save time and cost of research; so long as what is happening at the other end there is also the same thing happening in this end. Therefore, the Technology Incubation Centre is the sample of the research work to examine how women are being empowered to start-up a small scale business.

Due to lack of sufficient time frame to carryout the research work the researcher had to limit the scope of the research to the Technology Incubation Centre Birnin-Kebbi, Kebbi State. Also the researcher faces some financial problem that could not enable traveling to father places to research further. The two key issues that brought about limitation on this research work are:

- Lack of sufficient time. And
- Lack of sufficient finance for the researcher to enlarge the scope

1.6 DEFINITION OF TERMS

- i. **Business:** Could be defined as an occupation or trade. It is a profit seeking enterprise. It is an affair or a matter that has to do with patronage. It is a person's regular occupation, profession, or trade. It is an activities that someone engages in and it fetches increase

(profit) as a return of the activity. It is buying and reselling for profit; and rendering of services to be paid for (Dictionary.com).

- ii. **Empowerment:** Is defined as authorization. It is an act of conferring legally or sanction or formal warrant. To invest legal power or official authority. Also it is to equip or supply with an ability. To strengthen someone. In relation to this topic, it is to make women have firm and legal stand financially in the society. (English Oxford Dictionary).
- iii. **Small Scale Business:** Any business that is not operated with a huge amount of money from ₦500,000 to millions of naira is a small business. It is usually a petty business, craft work,, one man business operation-in-house or at the door post. (Website Wikipedia)
- iv. **Technology:** Could be defined as the application of scientific knowledge for practical purposes, especially in industries. It is also machinery and equipment developed from such scientific knowledge. It is the study of the applied sciences, engineering, etc.
- v. **Incubation:** The process of incubating eggs, cells, bacteria, a disease, etcetera. (Science Dictionary, 2003). The period of infection and the appearance of sign of a disease. Meaning to the

research work as the period of training and educating a woman on how start a business and operate effectively.

1.7 RESEARCH HYPOTHESIS

H₀: Women in small scale business need empowerment in order to be able to survive.

H₁: Women in small scale business do not need to be empowered to survive

H₀: Small business starting through the help of the technology incubation centre is effective.

H₁: Small scale business not starting through the technology incubation centre is not effective.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter, the following information shall be discussed, and they are highlighted as follows:

- The Historical Background
- The Technology Incubation Centre
- The Clients
- Tips about Technology Incubation Centre in Birnin Kebbi
- Activities thus far
- The IT and Administrative support
- Women latent hand in many small-scale

2.2 HISTORICAL BACKGROUND OF TECHNOLOGY INCUBATION CENTRE

In Nigeria, there has been a strong plan and determination to improve on our industrial base embracing the systematic incubation of business starters by the use of our indigenous technologies, research and development findings with a view to attaining meaningful self sufficiency by way of harnessing the nation's abundant human resources.

Technology Incubation Centre started in Nigeria as an establishment in 1990, at Lagos in Lagos state though it was later officially and formally

established and formalized in 1993. It is a scheme that has now grown to what it is now.

This scheme aims at making Nigeria more focused on attaining economic independence through the development of the nation's indigenous technologies. This is actually to enhance the economic reforms and liberalization measures pursued by Nigeria to reposition her economic standing so as to meet challenges posed by globalization.

Thus far, there are about twenty five branches in Nigeria of which that of Kebbi state is inclusive. And it is greatly in plan that the branches increase further to thirty branches before the year runs out. Generally, Technology Incubation Centre is for industrialization. It is a national board and it is established under federal ministry of science and technology.

2.3 THE TECHNOLOGY INCUBATION CENTRE

Technology Incubation Centre is abbreviated as TIC. It is a federal establishment and it has grown large and wide all over Nigeria. The primary function of Technology Incubation Centre is to promote entrepreneurship by helping start-up business to become successful. It practices a concept that is known as business incubation taking on the traditional role of an incubation facility or an incubator.

Technology incubation centre provides of young starters in business a conducive environment with necessary strategic and operational support services. This reduces the amount of initial investment to set up a business venture and increase the success potential of one's business.

The general manager of technology incubation centre in person of Mr. Akhtar Ali Quresh (2000) postulates that business incubation accelerates the development of entrepreneurial companies through an array of business support resources and services, developed or orchestrated by incubator management and offered both in the incubator and through its network of contacts. Technology incubation centre (TIC) hosts technology ventures and provides a platform to promote knowledge-based enterprise development, create jobs and economic diversification.

Since TIC has passed three years of its operational life, it has gone through different progressions. They at TIC will be developing their strategies with the help of a core nucleus of experts which will be termed as "Advisory Board for TIC". This board will consists of members from different fields like financial institutions, production, engineers, business experts, industrialist, real estate, e.t.c.

Mal. Saminu Ibrahim (1998) “poverty is a very complex issue that needs to be tackled on a wide range of fronts, in fact including improving the economic growth, supporting by public policy is important particularly where it can encourage people to set up small scale enterprises and give them a share in the benefits of economic growth.

One of the ways to improve the economic growth is through the small scale industries and medium size enterprises owned by women. The small scale enterprises normally consist of one to three people normally in a family, often managed by women in the family. When one is poor, it is not that the poor do not have income at all, but what is happening is that they lack the resources to acquire assets, which is necessary for breaking the cycle of poverty.

Saminu, said further that one of the vulnerable groups is actually the women group when it comes to poverty and that is especially true because in many situations they are the head of family when the husband probably would have died for one cause or the other or there is a separation and they have to take care of the kids so they are the most vulnerable group.

“The National University of Sciences and Technology” (2005). It is reputed for one of the finest engineering and technology products laboratories in the country. The use of these labs can be arranged on need

basis for people's business. This service goes hand-in-hand with consultancy services of the faculty members. They have library at their facilities houses which are a modest collection of books on a wide variety of topics covering different aspects of entrepreneurship and technology management. They are books available for the entrepreneurs businesses at TIC. They also facilitate the access to libraries of other organization companies at TIC.

They pioneered the start of academia based technology incubation. They also have multidisciplinary centre of excellence for research and development in multiple fields of sciences and technology. They enjoy strong collaborative programs at M.Sc/PhD level with reputed foreign universities. They have 500 strong facilities who are trained by reputed international and national educational institutions. They are ideally located where 30% of nation's PhD work within 30 mile radius. They have designated 50 acres of land in H-12 for Technology Park of business incubation. They have also located in the vicinity of the planned "knowledge" Park Islamabad.

2.4 TECHNOLOGY INCUBATION

In both developed and developing economies, policies supporting small and medium enterprises (SMES) are widely promoted and universally recognized as their role for economic and social development. In most

developing countries, although figures may vary considerably across countries and over time, micro-and-scale enterprises account for the majority of firms and a relevant share of employment and play a crucial role for economic growth.

Their support programs range from technical assistance to tax incentives, from direct supply of capital to regulatory provisions, training, support to innovation and other types of incentives. One of the mechanisms employed to nurture small firms for more than two decades is “business incubation”.

Incubator models may vary according to their mandate (for profit or not for profit); the type of sponsorship they have (public private mixed); their focus (mixed-use-niche). The most frequent types of niche incubators are related to technology (technology incubators and biotechnology (dis)incubators) more recently, and especially in the US; a new generation of dot.com incubators emerged, although their members considerably decreased after the so called “internet bubble” in early 2000.

Incubation programs may also have a wide range of goals, including economic development and generation of new jobs, marketing of research investment, property venture, real estate development, creation of entrepreneurship in transition, economies opportunities for national

immigrants and nationals graduating abroad development of export production.

Most not-for profit incubators are supported by central or local government resources, although some resources may also be provided by other sponsors or partners, including from the private sector. For-profit incubators are funded by private, investors-venture capital firms are mainly interest in equity investment in ventures of for profit incubators, especially in the internet sector. Large high-tech corporations tend to invest in incubators to foster their R&D activities, in the hope some of the incubated ideas may become successful marketable products and or profitable start-up companies.

In developing countries, most incubators are not-for-profit with funding generally provided by public resources. Over the last ten years, support has also been provided by multilateral and bilateral donor organizations especially for the feasibility and planning activities associated with new incubator creation. It should be said however, that in several developing countries the incubator industry is evolving rapidly and in some cases incubators shows levels of dynamism and innovation as well as models partnership and funding, which are compared to the ones currently observed in industrialized economies.

2.5 THE CLIENTS

In order to focus its energies at areas of maximum return, TIC has adopted the role of a technology incubator. The resident companies of TIC operate in three industrial sectors namely. ICT, Engineering and technology-based services. Below here is the list of tenant firms hosted at TIC. Some of these clients are:

- ID technologies Pvt Ltd
- Gillani Inc
- Aviation MRO

Some graduated companies from TIC are:

- Turntech solutions
- Dual matrix corporation (DMC)
- Askoli
- Norvea Energy Management Services (NEMS) and lots more

2.6 TIPS ABOUT TECHNOLOGY INCUBATION CENTRE BIRNIN KEBBI

The technology incubation centre in Birnin-Kebbi was opened in 1999. It is governmental organization. Its model is not majority for profit; it is agricultural, Bio-technological and also has to do with clean technology.

It has the following sectors: - ICTS, manufacturing, mixed use, textile and lots more. Its largest populations are usually the rural poor, urban poor, women and youth. The organization actively works to improve innovation and entrepreneurship policy and regulation.

Admission of offered to business starters. The incubation period is splitted into three stages:

- **Pre-Incubation Stages:** The nursery level whereby the woman in business is advised and counsel on how to go about her business. This last for six months.
- **Incubation Stage:** Now the incubate (women) is left to operate, produce her products, create awareness, display and market the products. This is done for three years.
- **Post-Incubation Stage:** This is after the incubate has graduated and enters the labour market; the organization will still keep an eye on the person to see how she makes progress and makes the business survive afterwards.

In line with its main office at the Federal level, it focuses on entrepreneurship awareness, income generation, job creation, making of policy impact, enhancing profitable enterprises, research commercialization and lots of services.

Its main objectives are to encourage the production of machines and equipment partly or fully as per market acceptability. Not only that it also help to practically demonstrate R&D results in such critical areas as waste utilization energy saving, and lots more.

Furthermore, it helps solving specific process, problems for client entrepreneurs by continuously injecting, innovation in materials processing. Also, it helps to liaise with research centres and institutions in the design, development and production of improved tools for use by rural artisans for increasing their productivity and earning capacity.

The technology incubation centre Birnin Kebbi was conceived as a veritable impetus in boosting the industrial base of the country in general and that of Kebbi state in particular, through the commercialization of research and development results, upgrading and enhancing the application of indigenous technologies for sustainable industrial growth. The centre is structured such the responsibilities are shared among the two tiers of government (i.e. federal and Kebbi state) as well as participating entrepreneurs, where the federal government provides:

- i. The policy guidelines for the execution of the program
- ii. Technology focus
- iii. Undertaking feasibility studies for the establishment of the centre

- iv. Management of the entire programme
- v. Funding in partnership with the relevant stakeholders the sustenance of the program
- vi. Establishing institutional linkages with research and other tertiary institutions

While the Kebbi State Government is expected to provide:

- i. Adequately spacious site that allows for future expansion
- ii. Building of offices and incubation units and renovation of same where necessary
- iii. Access roads to the location
- iv. Utilities of the centre
- v. Relocating industrial estates/complexes for graduating entrepreneurs
- vi. Finally, promotional support for the products of the entrepreneurs of the centre

On the other hand, the entrepreneurs themselves are expected on their part to provided:

- i. Business plans that translates commercialized research and development results, inventions and innovations into goods and services
- ii. Take-off capital for the business

- iii. Basic machinery for the take-off of the enterprise
- iv. Raw materials for the enterprise
- v. Adequate management for the business
- vi. Periodic report
- vii. Abide by the rules and regulations of the incubation programme

2.7 ACTIVITIES OF TECHNOLOGY INCUBATION CENTRE

TIC Birnin Kebbi has under its incubation the following technology based enterprises:

- i. Polythene bags production and recycling; by Yesmab Ventures Nig. Ltd
- ii. Handcrafts, home decoration and fashion accessories manufacturing, by Huraira International Collections, Nig. Ltd.
- iii. Cosmetics production from mainly shea-butter; by Jehasleen Enterprises Nig. Ltd.
- iv. Fortified wheat flour milks production by female ex-corp member. Ifeola foods Ltd.
- v. Toujour concepts owned by also an ex-corp female corper name Ruth. She specializes in beads work, twine work and home décor such as table mats and cup covers. The native; Toujours' is a French term.

vi. Limelight global ventures produces liquid soap for cars, toilet, hand wash and soap dish for plates. Also owned by a woman.

Apart from all that are petitioned above, there are many more companies or businesses that the TIC has successfully incubated and are successfully surviving today, but as the main focus of the research work is on women in small scale business, the researcher has decided to list out only the businesses that have started; and have been supported by the technology incubation centre; and are owned by women. But there are many others that are owned by men which will not be mentioned since they are irrelevant to the research topic.

The research incubation centre in Birnin-Kebbi has therefore, made enormous contributions in providing sustainable economic growth through the translation of research and development results and upgrading of indigenous technologies or talents into industrial ventures, thereby generating employment, creating wealth and generating revenue for Kebbi-state.

The centre is currently working on the incubation of information communication and technology (ICT) base enterprises for both soft and hardware components. They already have on pre-incubation an entrepreneur that is engaged in the development of push and pull (interactive) sms

technology products with application for national stolen vehicles information services and they welcome any interested partnership from the network.

They are also planning to open and own a library very soon. The researcher is informed during the visit on research work. The intended library will be comprehensive such that will enable further researchers to have more detailed information and enough viable materials to lay hands on. This is to educate the general populace more on the centre.

ACTIVITIES OF TECHNOLOGY INCUBATION CENTRE SO FAR

Some of the services of the incubation center in Birnin Kebbi so far are:

- ICT services
- Creation of office space for free
- Shared factories
- Special rates with services providers
- Financial management/training
- Offer of free light and water to the enterprenuers on incubation
- Financial management/accounting services
- Linkage to financiers
- Offer of loans

- The centre performs incubation and business development through:
 - Business information
 - Business management and development advisory services
 - Incubation program for non-resident clients regarded as virtual incubation
 - Monitoring and coaching
 - Pre-incubation services
 - Training in business management
 - They are also offer some international business services such as: -
 - Helping entrepreneurs in entering particular markets
 - Trade facilitation

Its networks and energy perform the following: -

- Facilitation of linkages between incubates
- Networking events
- Referrals to business professional

Furthermore, the technologies of the incubation centre also often technology transfer as: -

- Help with commercializing technology
- Help with intellectual property or patent advice
- All these facilities and services are rendered by the centre in Birnin - Kebbi. Additional space and furnishing items are being made

available if need is justified. Also there is shared facilities such as a number of in-house facilities are available at TIC for the use of the entrepreneurs on shared basis. Some of the shared equipment are infrastructural such as: -

- Conference room with sitting capacity of 25 individuals
- Cafeteria
- Kitchen
- IT and office equipment
- Hi-speed internet connection and lots more. There business development team can help an entrepreneur run her business with their advisory assistance in a number of areas of crucial importance such as: -

- i. Feasibility analysis of her business idea
- ii. Development and refinement of her business plan
- iii. Support in identification of market niche areas for her products and or services
- iv. Identification of funding resources and securing funds
- v. Managing her business assets and processes
- vi. Reaching out to business customers
- vii. Promotion of her business
- viii. Networking with peers and relevant business groups

2.8 THE INFORMATION TECHNOLOGY AND ADMINISTRATIVE SUPPORT

The services of their administrative and IT support and part of their package for the enterprise business so that the entrepreneur can focus their energies and resources on the primary objectives of their business. The support staff of the centre can assist and perform the following jobs for the entrepreneur business:

- Installation and maintenance of IT/office equipment
- Computer uses support services
- Janitional services
- Watch guard services

2.9 WOMEN LATENT HAND EMPOWERED IN MANY SMALL SCALE BUSINESS

Tags:

- Small-scale business
- Rudraksha
- Plastic beads

VARNASI: Prema Jain (58) and her daughter-in-law Nehaprepare sealed packets of dry fruits and Prasad after finishing their household chores while sitting at home. They supply around 500 such packets daily to different

Shops in Vishwanath Gullie which means crowded with devotees from across the world round the year.

Involvement in several such small-scale businesses and the religious importance had given ample scope to women to earn while working from home. From creating patterns of designs on sarees different activities and supporting their families.

When TOI tries to meet some of these women, who are the unseen faces behind various business, various interesting facts surfaced.

In modern language, it could be called work from home but this work is generations old due to the religious importance of the city. Women from the shopkeeper's family started preparing ready made packets of Prasad from their shop. Now, other women are supplying the Prasad in market, Prema said while reading packets of Prasad at her home near Kashi Vishwanath temple.

According to shopkeeper's, around 50 women like Prema are engaged in preparing ready-made packets of Prasad. Once the orders are received, they buy dry fruits, puffed, rice (laiya) misri and fill the appropriate ratio of these items in transparent packets with a sticker of Lord Shiva. "Around Rs 2,000 can be earned each day with this.

Moreover, one can purchase and offer Prasad in temples, which is why we are serving God as well' Prema added Gupreet Kaur, a resident of chowkaghat, earns while sitting at home by preparing scented agabattis. She prepares around 2kg at agabtties per day. Sometimes prepared agabatti are given and all I have to do is apply the essence and scent on each agabattis' he said. According to her while spending 4 to 5 hours each day. Rs 3,000 can be earned per month.

Remnauni shawls used by priests and seers in daily prayers are also printed by women. According to Rubi, who block prints the Ramnaumi shawls with the impression of Lord Rama at her residence in Jaitpura, several dozens of shawl can be printed. "The work is easy and allows less effort. The earning is good with around Rs 100-150each day, which is enough to maintain my expenditure at the same time. I do not have to go anywhere," she added.

Women are involved in large scale production of sarees, lehengas and other ethnic apparels. Gudia (24) can emborider a saree with sitara in one day which costs her Rs 30 for plain sarees and Rs 60 for heavy ones. "Although machines have taken over most of the thread embroidery works but weavers and manufacturers dealing in fancy party wears still prefer getting the work done by women, she said. Rural women dominate in designing bridal lehengas.

Muslim women residing at Shalarpura Chitanpura, Badi, Barzaar and Bunkar Colony decorate the weaven sarees with salma sitara and other decorative items. “My husband is a weaver and he brings orders of embroidery which I do in free time. We jointly earn a good income which is sufficient to support a family of three,” she added.

Another similar art work, which is not completed without the finished touches by women, is the decoration of corper utensils and decorative items like kalash, chhatra which are used mostly for religious and ceremonial purposes. “These weaves are mostly purchased for rituals so the profit in this work depends upon the wedding and festive seasons.

However, we keep getting orders for decoration from shopkeepers who supply these wares outside the city”. Said Sushma.

Thousands of women are engaged in making trendy and ethnic jewelry prepared from glass beads, rudrasksha, and plastic beads and sold near Ghats. Sushma involved in making such items said that around 2,500 women in the urban and rural areas prepare artificial jewelries of beads.

It is locally called “mala ki guthairural” women prepares local items while the women from the city areas prepare fashionable bracelets, necklaces, earnings, and other artides. This work fetches less money, around 30 praise per jewelry.

The traditional bidis are prepared by women in various regions of the city. However, the business is now declining because the leaves are now costly. Bidi traders make provision for surti (stuffing) only.

Gone are the days when men were the only people who could start up a business. Starting a business has certain risks, but starting off small will help build a reputable company and give the ability to deal with any obstacles that come along. The first step in starting a business is coming up with an innovative idea that will make one a successful entrepreneur.

New Jersey provides women entrepreneurs with a variety of possibilities for business. Its location and culture both can be leveraged for profitable investment. Black women are one of the fastest growing entrepreneurial segments.

Women can be successful running and owning their own business. Usually women, who have a passion for something particular in life. Small scale business helps many in making a living in the country. The best ideas for a small business are based on current trends and market demand.

Like any business owners, women who start their own small businesses generally required capital to begin. Some women use their own funds. Starting a stay-at-home small business does not necessarily require a large investment.

In Nigeria, starting a business no matter its size, requires the entrepreneur to create a business plan, obtain funds, and register with the government commission.

Minority women for example, native of American, African American, Hispanic or Asian Women, start small business for a variety of reasons.

Indian women have traditionally been confined to handling domestic responsibilities while their husbands go out to do the real job. When investing as an owner of a small business, one needs to be extremely careful of the risk involved. The income of small scale businesses that cater to local needs are controlled and owned by women in Latin America. The Hindus are very good at making a small scale business big by women empowerment.

The key is that they find any area where they are talented and they utilized that to get established. Just as Rome was not built in a day, so also does a business grow gradually. Enhancing women managerial skills for small scale business enterprises is also done through numeracy and simple books keeping. Geetha Premkuma (1987) an Indian woman in business and a teacher of entrepreneurs. She conducts classes for public sector enterprise, corporate companies and of course private individuals.

She gave a lecture at Chennai Downtown on a topic titled "Economy, business and finance human interest".

She is a Hindu. She gives employment to youngsters from down south and others who were visiting Chennai. She also conducts classes for schools and colleges. She offers solutions to critical power problems. She has been along this for nearly two decades now.

Geetha is the Director of Vector Indojanix Pvt Ltd. She has a small team of diligent workers who turn her hard work to success. Through vector, she has been provided sophisticated, practical and cost-effective solutions for all power related issues.

Vector manufactures and markets UPS systems, stabilizers and other power-related electronic products. In addition to a wide range of products, starting from single-phase stabilizers to three-phase oil cooled stabilizers, simple line interactive system to online three-phase UPS systems, the company has even entered the field of car inverters and has launched energy saving equipment from Korea.

Though it belongs to the small and medium enterprise sector (SME), vector has in a big way contributed to a lot of projects of various companies through its committed after sales support and quality products. “Based on our commitment and quality, vector Indojanix was Iso 9001 credited”, says the director.

Geetha Premkumar was given the “Best women entrepreneur Award” by the Tamil Nadu state government, she was also given the “Best Entrepreneur Award” for the district of Chennai. “I Owe my success to straight forward customer relations and quality products”, says Ms. Geetha.

Self confidence, perseverance and the tendency to lend a helping hand to the underprivileged have made Geetha climb the ladder high. She was born in a lower middle class family among six sisters, she owes her self-confidence to her father and her managing capacity to her mother having done her post graduation in History, she began her career as a teacher in National public schools, she later joined a computer company as a PR executive. It was here her horizons widened. Shutting between Bagngalore and Chennai, the young executive learnt a lot about various electronic products. Her communication abilities grew and so did her confidence.

After has marriage she has launch her own company named Indo Janix system in 1990 with initial support from pillar to post for loans “Every step I took was careful and well thought of. It was my multi-tasking ability that helped me tide over various situations,” reminiscences Geetha. But her efforts paid off and the company vector Indo Janix PVT Ltd began to shape up and show positive results from 1995 all coupled with the assistance of the TIC of their government.

Keeping her struggles in mind, she decided to lend her hand to share who needed help. She and others who were visiting Chennai for employment for the first time. She choose those who had an aptitude to learn something and build a career for themselves. They were not only given technical training and motivation but also a fair salary along with perks. The company trained them in customer care, communication skills and documentation. Many worked with the company for two to three years and there moved on to start business on their own. Nearly 12 persons, who had been trained by her are entrepreneurs now.

Geetha did not stop ate that she forge ahead and she later gives guest lectures on subjects such as entrepreneurship, small business development and soft skill development. She is also associated with NGOs (H. craft and international incad foundation) that empowers women. She is willing to help women who want to start something on their own.

She said “only these who want to make a difference in the lives of others, who are capable of sensible hard work and take up dual roles should think of wanting into this field.²

According to he, emotional values, being close to our roots, right saving pattern and a good family environment will make women successful.

Back home to Birnin Kebbi State we have the following women recorded thus far by the technology incubation centre Birnin Kebbi.

- Jehasleen enterprise was the first business by a woman that was incubated. It produces Vaseline for the body and hair. It is locally produced from shea-butter. The owner is one of the pioneers.
- Huraira international collections

This and Jahasleen came up around the year 2005 to other females that have passed through TIC, Birnin Kebbi Centre are: -

- Ifeola foods: It is owned by a female corper that has finished her youth service. She started it during her youth service. Her products are from fortified wheat flour. This was around 2011.

We also have so far, “Toujour” concepts from a French language. The owner of this small incubate business was also a female corper then. She is Miss Ruth. Her concepts are on bead work, twine wok and home decors like table mats, cup covers, twine bags, even wire work.

There is also limelight global ventures which is specialized in producing liquid soap for car wash, toilet use, hand and soap, dish for plates, excetra.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This research was based on the women empowerment in Kebbi state assessing the effect to Technology Incubation Center.

The chapter focuses on the description below:

- i. It presents the procedure used in conducting the research
- ii. It highlights the research design
- iii. Method of data collection
- iv. Method of data analysis
- v. The method of the study consists of the design of the study
- vi. Population of the study
- vii. Sample and sampling techniques
- viii. Instrumentation
- ix. Reliability and validity of the instrument
- x. Method of data collection
- xi. Method of data analysis

This the researcher does on many occasion, periodically. Apart from the official interview that the researcher conducted orally with every part or individual involved, and also the observation made on the activities of both the staff of the centre and the female incubates, the researcher further interacts with the insider and outsider that come in and visit the centre.

3.2 RESEARCH DESIGN

This is the formulation of the plan the research has used for collecting the relevant data for this research work. And meanwhile this is the blue print of the research work.

The researcher has used survey method for the research design. The researcher utilized the descriptive survey method whereby the researcher addressed the particular characteristics of the specific population of the subjects and these are the women on incubation. The researcher is focused on them at a fixed point in time for comparative purposes.

The researcher did this to ensure that any subsequent assessments of the attributes of the population are accurate and the findings are generalized to the world at large,

The researcher pays courtesy visits a good number of time as the technology incubation centre regardless of the distance and location.

3.3 METHOD OF DATA COLLECTION

As said earlier based on the type of topic researched on. And also, base on the nature of the research work, the researcher has collected the necessary and accurate data on the research work through:

- a. The interview method. The researcher used an oral interview so that every individual (staff and incubate) that is interviewed can give their response verbally and from the mind in order to avoid being influenced or a copied responses as it may happen in the case of questionnaire whereby an individual may be seeking advice from a counterpart as to what to write which may not be genuine. The researcher makes sure that every interviewee is being interviewed privately so that each and everyone can freely open-up to the researcher and tell what they know is true and nothing but the truth.
- b. Observation method which is the second method that the researcher applied in order to be able to collect a realistic and accurate data. This enables the researcher to be able to confirm the truth of the data collected during the oral interview and it enables the researcher to personally gather more data and information that is very useful for the research work. By the observation method, the researcher is able to be an eye witness of what is actually happening at the technology

incubation centre and how it has empowered women and as well financed other in small scale business.

On several occasions, the researcher pain impromptu visit so as to be able to confirm the actual data in tally with the initial data collected verbally from every individual that is involved in the interview.

During the observation visits, the researcher goes around, observes both the worker, staff and the incubates.

The researcher does this by staying around to watch how the operation activity of the staff generally goes. Also the research takes times to study how the staff carryout activities with the incubates the female incubates in particular.

Finally, the research takes quality time to observe the incubates activities and operation on their business privately, personally and individually.

The researcher also observes how the technology incubation centre and the female incubates relate together in order to make the small scale business well established and also survive.

3.4 METHOD OF DATA ANALYSIS

The researcher has decided to analyze the data collected in a tabular form in order to make it easy for any reader of this research work to comprehend well and understand the analysis of the data easily, meanwhile this table will be presented in chapter four.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

The research work undergone has been very hectic but nevertheless, success has been made in arriving at some findings.

4.1 RESEARCH ANALYSIS

The analysis of the interview conducted in the technology incubation centre during the research work is hereby analysed in a tabular form for easy comprehension by readers of this research work. The responses of the people interviewed are as follows:

A = For everybody

B = Majority,

C = on the average,

D = Few people

E = Nobody

S/N	RESPONSES FROM STAFF	A	B	C	D	E
1.	The Birnin Kebbi centre established 1999	√				
2.	I have been with the centre since inception		√			
3.	I am employed directing by the centre		√			
4.	My activity is to perform what I am employed for and or transferred to do	√				
5.	We screen and assess the nature of business	√				

6.	We offer the incubates free space to operate, free water facility, free electricity and liberty	√				
7.	Yes, those are already method in number 6	√				
8.	We don't really do that since we are not a bank but on exceptional cases we offer loan for a short period of time		√			
RESPONSES FROM INCUBATEES						
9.	About a year ago		√			
10.	Business is already registered		√			
11.	I produce home use products and jewelries	√				
12.	The nature of business is to beautify and make women look good	√				
13.	It is highly of benefit to both because the beads and bags are useful for women and the general populace benefit from the Vaseline and car wash	√				
14.	They have benefitted a lot because lack of sufficient affects the business at starting point and technology incubation centre has been of a great help in that respect by providing enough facility that help a starter	√				

15.	Of a great deal, the centre has a great effect in starting well	√				
16.	Indeed the incubation centre has associated financially in many ways. Though sometimes it may not really be in cash and sometimes it could be by rendering free service of which they can never enjoy if they outside the world	√				

4.2 RESEARCH FINDING

A lot has been done as regards knowing how technology incubation centre empowers and finances small-scale enterprises that are owned by women. Having critically applied the interview and observation method, the researcher has been able to arrive at the following findings:

- The researcher has been able to realize the benefits derived from the centre in Birnin Kebbi mostly by women.
- They reduce that cost of production to the barest minimum to enable entrepreneurs compete favorable during and after the incubation period

- They also provide institutional support, professional guidance and counseling that would enhance the success of business even after the incubation period.
- Finally, they encourage the cross fertilization of ideas between entrepreneurs and the use of shared facilities at the centre, etc

The researcher also comes out with the findings about services provided by the centre in Birnin Kebbi. The research finding provides to all the following services amongst others:

- Provision and maintenance of information, such as working space, electricity, water, communication internet services etc
- They also offer human resources development
- They make collaborative linkages
- Provision of financial support both internally and externally is also rendered
- They also make provision of legal services
- They make exploitation of market
- They also make sure that products are registered and standardized
- They also have industrial safety
- They also monitor and evaluate entrepreneurs performance within the centre
- They make service delivery to entrepreneur

A lot more is discovered during the research work. The researcher research on the criteria by which they admit incubates and the researcher has also come out with the following findings:

- **Business plan:** That is the project must contain a business plan
- **Innovation:** This is to say there must be value addition
- **Technologically viability:** That is the products processes and services must be technologically feasible
- **Financial feasibility:** The proposed budgets and time frames in the business plan must be realistic and achievable
- **Market Potential:** This is priority to be given to project that are marketable in the national, regional and global market
- **Economic Benefits:** These projects must provide economic benefits in term of job creation, new business opportunities or meeting the socio-economic objectives of the area in particular or the nation in general
- Lastly, the researcher discovered that potential technologies are to be given preference after meeting other criteria

Result of other findings will be seen in the analysis

4.3 RESEARCH EVALUATION

Having done a thorough research work, the researcher has been able to prove the hypothetical questions rights in reference to

H₁: It has been confirmed that it is true that technology incubation centre is a very helpful organization that assist women to start up well and survive without much stress.

H₂: This is also confirmed true because the incubation centre helps to empower and finance women in starting well especially those that are widows or single mothers.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY OF THE RESEARCH WORK

In summary, the research work contains five chapters. Each chapter has done justice to the topic of this work. Chapter one discusses the introduction and background of the study. It encompasses what the research work is all about on Women Empowerment in Small Scale Business. It also discuss the statement of the problem, the research objectives, the research questions, limitations, the definition of terms and the research hypothesis.

Chapter two talks about the historical background and majorly the literature review of women's activities in Small Scale Businesses via the Technology Incubation Centre in Birnin Kebbi.

Chapter three brought to limelight the Research Methodology which has to do with the Research Design, and Method of Data Collection.

Chapter four analyses the research findings and evaluation. While chapter five which happen to be this very chapter rounds up the research work with this very summary, conclusions and recommendations.

CONCLUSION

In conclusion of this research work, a lot has been done and the researcher has successfully come out with all these findings, analysis and

evaluation thus far. Some of the things that have been achieved in this research work are:

- That women can be empowered
- The work has enabled one to know that women have important role to play in business.
- Also it has been achieved that the Small Scale Businesses the women handle and operate can go along way to improve our economy
- Not only that, it has been discovered that with the help and assistance of the Technology Incubation Centre, any Small Scale Business can start up well, grow and survive.

Where this research work has ended could be a starting point for another researcher in the nearest future. A lot has been dealt with in the course of this research work, but the researcher believes that there could be lots more to be done in order to improve our academic knowledge. With this, the researcher believes that the researchers coming behind will definitely do a very good justice to the topic much more in the nearest future. Thank you

5.3 RECOMMENDATIONS

- i. The researcher recommends that the Technology Incubation Centre should try more by giving the poorer and the weaker in starting the

Small Scale Business special attention so that they also can buckle up fast.

- ii. Also, they should be more selfless in the rural areas because there are hidden treasures in them. Knowledge is endless and we live to learn every day. Therefore, it is recommended that the next researchers should try to improve on the research work that has been done here thus far and our educational knowledge will grow to a higher level.
- iii. Government shall try and comes with many Technology Incubation Centres in other states.
- iv. Government shall try the possible best they can to expand self-employment opportunities among women.
- v. Therefore the researcher recommend that for forth research of this nature the scope of the study should be widened and more expertise.

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APPENDIX INTERVIEW QUESTIONS

SECTION A

1. May I know your name sir/ma?
2. Are you a staff of this incubation centre or incubate?
3. How long have you been with the centre either as a worker or an incubatee?
4. If an incubate, what is the official incubation period stipulated for your business?

SECTION B: (For Staff or Workers Only)

5. How long has this Birnin Kebbi Centre been in existence?
6. How long are you as a staff been with this Centre?
7. Are you employed directly by this branch or transferred from outside since the incubation organization is Federal?
8. What are your activities in this organization?
9. How do you admit or enroll business starters into your incubation centre?
10. How do you incubate your incubatee?
11. What assistance do you offer these incubates during their probation or incubations period?

12. Are there any facilities you make available for them during the period of incubation?
13. Do you loan incubatees money or offer any other financial assistance?

SECTION C: (For the Incubatees)

14. When did you enroll your business with the incubations centre?
15. Is your business registered or yet to be registered?
16. What do you produce?
17. What is the nature of your business?
18. Of what benefit is your business life to the women wing or to the society in general?
19. What have you as a business starter in a small scale benefitted from the technology incubation centre?
20. Has this incubation system any positive effect on your starting well?
21. What facility or financial assistance (if any) have you enjoyed thus far?