# THE INFLUENCE OF WOMEN ENTREPRENEURS ON THE PERFORMANCE OF MICRO, SMALL, AND MEDIUM ENTERPRISES IN FCT-ABUJA, NIGERIA.

<sup>1</sup>Ikupolati, A.O. Ph.D, <sup>2</sup>ROSELYN Dalhatu Gora & <sup>3</sup>ABDULKAREEM, Hamid Olaynika, <sup>1</sup>Department of Entrepreneurship Studies, University of Abuja. <sup>2&3</sup>Faculty of Management Sciences, University of America Curacoa/USA Campus alexanderikupolati@yahoo.com, https://orcid.org/0009-0030-5953-2394. dalhaturoselyn@gmail.com hamidoabdulkareem@gmail.com

#### **Abstract**

Globally, the performance of Micro, Small, and Medium Enterprises (MSMEs) is acknowledged as a key driver to inclusive and sustainable economic growth. This study investigated the influence of women entrepreneurs on the performance of Micro, Small, and Medium Enterprises (MSMEs) in the Federal Capital Territory (FCT), Abuja, Nigeria. This was achieved by assessing the influence of networking and leadership on performance of MSMEs in FCT, Abuja. Anchored on the Gender and Entrepreneurship Theory by Sara Carter and Shirley Drew (1995), the study adopts a survey design, drawing data from 433 women-owned businesses across the six area councils of the FCT using structured questionnaires. A total of 395 valid responses were analyzed using descriptive statistics and multiple regression through SPSS version 26. This finding revealed that both networking and leadership have statistically significant influence on MSME performance, with p-values of 0.019 and 0.000 respectively, underscoring the importance of sound financial practices and effective leadership in enhancing business outcomes. This study concludes that improving financial literacy and leadership capacities among women entrepreneurs is essential for sustained MSME growth. This recommends the implementation of targeted networking programs and leadership development initiatives to empower women with the necessary skills for managing and leading successful enterprises.

**Keywords:** Economic Growth, Enterprises, Gross Domestic Product (GDP), Micro, Small and Medium Enterprises (MSME), Women Entrepreneurs.

#### INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in all global regions, though their definitions, contributions, and challenges vary by context. In America, particularly the United States, MSMEs referred to as small businesses constitute 99.9% of all firms and employ nearly half of the private workforce, with the U.S. Small Business Administration (SBA) defining them based on industry-specific revenue and employment thresholds (SBA, 2023). In Europe, MSMEs represent 99% of all EU businesses, employing about 100 million people and contributing more than half of Europe's GDP, with the European Commission defining them as enterprises with fewer than 250 employees and an annual turnover below €50 million (European Commission, 2020).

In Asia, especially in countries like China, India, and Indonesia, MSMEs account for over 90% of businesses and are instrumental in driving employment and domestic production, though they often face challenges related to informality and digital transformation (ADB, 2021). In Arab countries, MSMEs contribute significantly to private-sector employment—up to 80% in countries like Egypt and Jordan—but are hindered by limited access to finance, informality, and regulatory barriers (OECD, 2021). In Africa, MSMEs dominate the economic landscape, representing over 90% of businesses and contributing nearly 60% to employment, although growth is often constrained by infrastructural deficits, financing gaps, and limited market access (AfDB, 2019).

Micro, Small, and Medium Enterprises (MSMEs) are business entities classified based on their number of employees, annual turnover, or asset base, depending on national definitions. In Nigeria, MSMEs are categorized by the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) as businesses with fewer than 200 employees and asset values (excluding land and buildings) not exceeding \$\frac{\text{N}}{500}\$ million (SMEDAN & NBS, 2021). These enterprises are usually divided into micro (1–9)

employees), small (10–49), and medium (50–199). MSMEs are known for their flexibility, proximity to markets, and ability to adapt to local demands and economic fluctuations (Ayyagari, Beck & Demirguc-Kunt, 2007).

MSMEs play a vital role in economic development by contributing to employment generation, income distribution, innovation, and poverty reduction. Globally, they account for over 90% of businesses and more than 50% of employment opportunities, especially in developing economies (World Bank, 2023). In Nigeria, MSMEs contribute approximately 48% to the nation's GDP and provide employment to about 84% of the labor force (SMEDAN & NBS, 2021). Their widespread presence across urban and rural areas positions them as key drivers of inclusive economic growth, industrialization, and entrepreneurship development. Despite their importance, MSMEs often face constraints such as limited access to finance, infrastructure, and skilled labor, which necessitates supportive policies to maximize their impact (Tambunan, 2019).

Women entrepreneurial skills refer to the competencies and capabilities that enable women to initiate, manage, and grow businesses successfully, including financial literacy, leadership, innovation, marketing, decision-making, and risk-taking. These skills are vital in empowering women to overcome structural and socio-cultural barriers in entrepreneurship, especially in developing economies (Brush, C. G., Greene, P. G., Balachandra, L., & Davis, A. E. (2019). The influence of human capital on women's entrepreneurship., 2019). Globally, women entrepreneurs who possess strong entrepreneurial skills tend to achieve higher business performance and resilience, even in the face of limited access to credit, mentorship, and markets (Kelley, et al., 2020).

In Nigeria, however, disparities in access to education and training have impeded the development of these essential skills among women entrepreneurs, thereby affecting the scalability and competitiveness of their enterprises. Addressing these skill gaps is imperative for unlocking the full potential of womenled MSMEs. The Federal Capital Territory (FCT)-Abuja, being the nation's administrative and commercial nucleus, hosts a significant concentration of these enterprises. Despite their prominence, Nigerian MSMEs grapple with challenges such as limited access to finance, infrastructural deficits, and managerial inefficiencies (Abdullahi, et al., 2021). Notably, women entrepreneurs, who own about 41% of MSMEs, face additional hurdles including socio-cultural constraints and limited access to entrepreneurial resources (SMEDAN & NBS, 2021).

Women-owned Micro, Small, and Medium Enterprises (MSMEs) in Nigeria, particularly in FCT-Abuja, have become critical drivers of employment and poverty alleviation. However, despite increasing participation, many of these businesses continue to face stagnation and low survival rates. One key factor contributing to this challenge is the limited networking capacity among women entrepreneurs. In addition, leadership skills among women entrepreneurs play a vital role in navigating business complexities, motivating teams, and driving innovation. Effective leadership has been positively linked to employee performance, customer satisfaction, and business adaptability (Barbuto, et al., 2014). An examination of emotional intelligence as an antecedent of servant leadership., 2014; Bryman, 2011). However, many women in MSMEs lack access to leadership training and mentorship, limiting their strategic decision-making capacity. Despite the existing literature on entrepreneurship and gender, few studies have empirically examined the combined influence of women's networking and leadership competencies on MSME performance in Nigeria. This gap calls for targeted research to provide evidence-based insights for policy and capacity development initiatives in FCT-Abuja. The study is to investigate the influence of women entrepreneurs on the performance of MSMEs in FCT, Abuja.

The secondary objectives are to:

- 1. Determine the influence of networking on the performance of micro, small and medium enterprises in FCT-Abuja.
- 2. Assess the influence of leadership on the performance of micro, small and medium enterprises in FCT-Abuja.

Based on the study objectives, the following hypotheses are proposed:

 $H_01$ : There is no significant influence of networking on the performance of micro, small and medium enterprises in FCT-Abuja.

 $H_02$ : There is no significant influence of leadership on the performance of micro, small and medium enterprises in FCT-Abuja.

#### LITERATURE REVIEW

### Women Entrepreneurs

Women entrepreneurs are defined as the women or a group of women who initiate, organize and operate a business enterprise (Koteswari, et al., 2022). Women entrepreneurship and skill development). Women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services (Tende, 2016). Women enterprises are businesses owned by women entrepreneurs that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services (Dinah & Sarah, 2024).

Women entrepreneurs often have a special personality. They value autonomy and independence. They possess energy and a high need for achievement. Women Entrepreneurs often have a strong internal locus of control. They perceive change as opportunity and are willing to take careful risks. They usually have social skills and possess a balance between intuition and thinking. The skills associated with women entrepreneurs include technical skills, specific operation technology, communication, interpersonal relations, presentation and assertiveness. In order to develop the skills and characteristics of an entrepreneur especially women, the issue of training is important (EgbeOkpenge & Orhungur, 2012). According to Msoka (2013) women possess special skills ranging from accounting skills, customer relations skills, marketing skills, networking skill, leadership skill, and interpersonal skills.

# Networking

The use of networks in business have proved to be beneficial to number of businesses in varying industries. Walter (2006). Emotional intelligence defined networking capability as the abilities to initiate, maintain and utilize firms' relationship with various partners for the firm's advantage. This implies that networking capability emphasizes on creating and sustaining networking relationship that allow exchange of strategic resources and capabilities for the firm's advantage. Through networks, organizations are able to identify opportunities, raise resources, achieve competitive advantage and hence achieve overall improved performance. Individual SMEs experience difficulties in achieving economies of scale in purchase of inputs and are often unable to take advantage of market opportunities that require large production quantities, homogenous standards and regular supply (UNIDO, 2005, Machirori, 2012). Networking allows small business to engage in relationship marketing and it can be part of social capital to provide opportunities to connect to various industries and the depth of closeness in relations (Taneja, & Toombs, 2014). Business networking plays a vital role in increasing the competitiveness of SMEs. Networking is a useful way for SME owner/managers to expand marketing expertise and improve their performance. As such, networking in form of clusters, strategic alliances and business collaborations has become popular among the SMEs as a competitive tool (Turyakira & Mbidde, 2015).

# Leadership

Leadership is defined as the ability to lead others (Al Marshoudi, et al., 2023). The mediating role of employee engagement in the relationship between leadership styles and organizational performance). Attempting to define the term "leadership" has proven to be a difficult task for both academics and practitioners. Leadership has been a subject of scholarly debate for over a century, and numerous definitions have emerged continually (Devi & Subiyantoro, 2021). According to Andrej et al. (2022). Managing knowledge to improve performance, leadership is organizing and influencing a group of individuals to attain a common purpose. When a person mobilizes institutional, political, psychological,

and other resources to inspire, engage, and satisfy the objects of followers, this is called Leadership. Leadership is "a combination of unique qualities or characteristics that an individual possesses," meaning "leadership is a blend of unique features or characteristics that an individual possesses" (Al Marshoudi, et al., 2023). The mediating role of employee engagement in the relationship between leadership styles and organizational performance). However, the leaders' leadership styles are determined by the followers' acknowledgement of their leaders, their willingness, and the mission's complexity. As a result, leaders must possess a unique capacity to assess organizational settings, carefully identify unanticipated elements, and make sound judgments to guide the organization to success (Syakur, A., Narimo, S., & Prayitno, H. J. (2022). The effect of democratic leadership style in improving the quality higher education of PGRI-based management in East Java.)

# Micro, Small and Medium Enterprises (MSMEs) Performance

MSMEs are defined as the firms that employ fewer than 200 employees and have less than 500 million Naira (N) worth of total assets, excluding land and building (SMEDAN, 2012). Specifically, small enterprises refer to MSMEs with employees between 10 to 49 and have N5m to less than N50m assets excluding land and building. Firms with employees between 50 to 199 and have N50m to less than N500m assets excluding land and building is referred to as medium enterprises. Therefore, in this study MSMEs are defined as firm with fewer than 200 employees. Currently, performance of MSMEs in Nigeria is below expectations. It is argued that the contribution of MSMEs in Nigeria to the national GDP is poor for numerous reasons. These include inadequate infrastructure/financial support to businesses operating within the various sectors; limited application of innovation to operations within the segment; and unfavourable competition from foreign goods and services (Bangudu, 2013; Ndumanya, 2013). The Small and Medium Enterprises (SMEs), equally known as Micro, Small and Medium Enterprises (MSMEs), serves as the bedrock for the emergence of new entrepreneurs to attaining the level of established commercial enterprises. Asor and Gbamwuan (2016). Farmer-herder conflicts and the socio-economic predicaments of women in North Central Nigeria, believed that small scale businesses contribute to employment generation, ensure income equality, improve the standard of living and rapid industrialisation, and could also foster economic and social development in Nigeria.

Kim and Patel (2017) describe performance as an action or achievement considered in relation to how successful it is. Looking from the Kim and Patel, (2017) definition, it can be reasonably concluded that performance is synonymous to success. According to Chepngetich (2016), performance of small enterprises is viewed as its ability to contribute to job and wealth creation through enterprise start-up, survival and growth. The performance of small and medium enterprises (SMEs) is of primary importance for the economy and society in general. As such, it has been a matter of intense scholarly scrutiny (Halabí & Lussier, 2014). According to Zeb et al. (2020). Authentic leadership, knowledge sharing, and employees' creativity, performance is measured with three indicators related to the specific areas of firm outcomes and the multidimensional constructs are financial performance, product market performance, and shareholder returns. The financial performance is measured with items such as profit margin, return on assets, and return on investment while product market performance is measured with sales and market share (Sharma, et al., 2016).

#### **Empirical Review**

Emelia et al. (2024) conducted empirical study on the influence of leadership qualities on the performance of small and medium enterprises. The objectives were to: investigate the influence of leadership qualities on the performance of Small and Medium Enterprises (SMEs), and examine the impact leadership qualities have on SMEs' performance. Descriptive design was adopted, using cross-sectional approach. Purposive sampling was used with a sample size of 400 employees of SMEs in the Accra Metropolitan Area. Usable questionnaires of 344 were analysed using IBM SPSS for the descriptive statistics with structural equation model (SEM) AMOS to investigate the extent of the relationship. The study discovered that each of the three leadership attributes has a strong statistically significant positive link with the success of SMEs. Emotional intelligence, integrity and honesty, and creativity and invention are factors that influence SMEs' performance. Emelia et al. (2024) provides valuable insights into the

impact of leadership qualities on SME performance, but the study's reliance on a cross-sectional design limits the ability to draw causal conclusions. While the sample size of 344 respondents is commendable, the study focuses on SMEs in a specific location, which may affect the generalizability of the findings. The study could also benefit from exploring other contextual factors, such as industry-specific leadership challenges.

Akparep et al. (2019) examined the leadership style practiced at TumaKavi Development Association (TKDA) in Northern Region of Ghana and its influence on its organizational performance. Qualitative case study design was employed. Purposive sampling was adopted to sample a total sample size of 11 respondents representing 65% of the total staff population. The study established that TKDA majorly uses democratic leadership style in its operations. It also discovered that the democratic leadership style being practiced has had an appreciable influence on the operations and performance of the organization. The results of the study also revealed that there is strong relationship between leadership style and organizational performance of TKDA. The study recommended that management of the organization applies more of that and mix it with other leadership styles where necessary for the organization to wax stronger within its industry. Akparep et al. (2019) provide useful insights into the democratic leadership style at TKDA, but the study's small sample size of only 11 respondents, representing 65% of the staff, raises concerns about the representativeness and generalizability of the findings. Additionally, the study's reliance on a single case study design limits its broader applicability to other organizations or contexts. The lack of quantitative data also hinders a more rigorous assessment of the relationship between leadership style and organizational performance.

Aladejebi, (2020) investigated whether membership in formal networks impact on the creation of SMEs business in Lagos, Nigeria. A purposeful sample was used to select respondents. Questionnaires designed to examine the views of the entrepreneur about SME networking were distributed amongst two SME groups, namely Nigerian Association of Small-Scale Industrialists (NASSI), Lagos, and PHARMALLIANCE (Association of Community Pharmacists). The research instrument was based on a five-point Likert scale. The results of the analysis showed a generally positive overview of SME networking in Nigeria. The respondents mostly agree across both groups that networking is of great benefit to their businesses. The study recommended that entrepreneurs need to improve mentoring models and encourage learning and interactions amongst entrepreneurs. Statements relating to mentoring and interactions between SMEs also had the least means, confirming the need for networking groups to improve in these areas.

Ekeh et al. (2019) examined the influence of networking on the performance of Small and Medium Scale Enterprises (SMEs). The study focused on SMEs in Makurdi metropolis. The study specifically examined the influence of network structure, network governance and network content on the performance of SMEs in Makurdi, Benue State. The study adopted the survey design due to its ease of application and the speed with which its results are ready. The target population for this study consists of 708 owners/senior management staff of SMEs in Makurdi metropolis in Benue State, Nigeria. These consisted of different sectors like food processing (24), livestock rearing (32), schools (86) trading (164), art/craft (42), baking (34), table water (17), fashion and designing/ hair dressing (97), ICT (92), health (65) and transportation (55). 256 respondents were sampled. The questionnaire was used as the research tool for data collection. The research tool consists of two 4-point Likert questionnaires. The 256 questionnaires administered met a 0.83 response rate and 213 questionnaires were used for statistical analysis. With the aid of SPSS version 21, multiple regression analysis was used to test the strength of the influence of network dimensions on performance of SMEs. Findings of the study revealed that network structure has significant influence on the performance of SMEs in Benue State and network governance has significant influence on the performance of SMEs in Benue State. Also, the result indicated that network content has significant influence on the performance of SMEs in Benue State. The study concluded that the structure, governance and content of networks maintained by SMEs have significant influence on their performances. The study recommended that management of SMEs should be mindful of the content of their networks since the network content has significant influence on the performance of SMEs.

#### Theoretical Framework

Gender and Entrepreneurship Theory, primarily developed by Sara Carter and Shirley Drew in 1995, explores how gender influences entrepreneurial behavior and outcomes. This theory examines how social, cultural, and institutional factors shape the experiences and opportunities of male and female entrepreneurs differently. Carter and Drew's research highlighted those gendered expectations and role impact the types of businesses women start, their access to resources, and their overall business performance. They emphasized that understanding these gender-specific dynamics is crucial for developing policies and support systems that address the unique challenges faced by women entrepreneurs. study is underpinned by the Gender and Entrepreneurship Theory. The theory emphasizes that women's entrepreneurial skills are often undervalued or underutilized due to systemic biases and structural inequalities. Women-led MSMEs may experience lower performance not because of a lack of skills but due to unequal access to resources and opportunities. The theory highlights that when women entrepreneurs have equitable access to capital, mentorship, and networking opportunities, their skills can be more effectively leveraged, leading to better business outcomes. By addressing these gender-specific barriers, the impact of women's entrepreneurial skills on MSME performance can be significantly enhanced.

#### **METHODOLOGY**

The study adopts survey design. The target population for this study consists of women owned businesses operating in FCT-Abuja. The population comprises of women operating MSMEs in the six area councils of FCT which are: Abaji Area Council, Abuja Municipal Area Council, Bwari Area Council, Gwagwalada Area Council, Kuje Area Council, and Kwali Area Council. The study population is infinite in nature; therefore, Cochran's equation of infinite sample size was used to determine the sample size, which is 384 with additional 10% attrition, the sample is 433. The study employs primary data. It was obtained through questionnaires. The structured questions are keyed using a 5 – point Likert scale ranging from: 5 =strongly agree 4=agree 3=undecided 2=disagree 1=strongly disagree. The statistical tools used are multiple regression, mean, simple percentages, standard deviation and Spearman correlation. The multiple regressions were used to determine whether there is effective relationship between women entrepreneurial skills proxies (networking and leadership) and performance of micro, small and medium scale enterprises in FCT-Abuja, Nigeria. The software statistical package of SPSS of 27 will be used in analysing data in this study.

# RESULTS AND DISCUSSION

**Table 4.1: Descriptive Statistics** 

	N	Minimum	Maximum	Mean	Std. Deviation
Business Performance	e395	1.00	5.00	3.6435	.91281
(BPER)					
Networking (NTW)	395	1.00	5.00	3.6648	.98736
Leadership (LPD)	395	1.00	5.00	3.6035	1.00116
Valid N (listwise)	395				

Source: SPSS version 27

The descriptive statistics table provides an overview of the distribution of responses for each variable. Business performance (BPER) has a mean of 3.6435 with a standard deviation of 0.91281, indicating that respondents generally rated business performance moderately, with some variability. Networking (NTW) follows closely with a mean of 3.6684 and a standard deviation of 0.98736, suggesting moderate and consistent financial practices. Leadership (LPD) has a mean of 3.6035 and a standard deviation of 1.00116, indicating moderate ratings of leadership effectiveness with a reasonable spread of responses. The two variables have a range from 1 to 5, with no missing data in the 395 responses.

# Test of Hypotheses

This section provides avenue for hypotheses testing. The regression is used to determine the cause and influence of dependent variable on the independent variables.

Table 4.2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.524ª	.275	.265	.78231

a. Predictors: (Constant), LPD, NTW

The Model Summary table reveals that the regression model explains 27.5% of the variance in MSME performance ( $R^2 = 0.275$ ), with a moderate correlation between the predictors (Leadership and Networking) and business performance (R = 0.524), suggesting that these factors collectively have a moderate impact, while other unexplained factors may also influence performance; the Adjusted  $R^2$  of 0.265 reflects a slight adjustment for model complexity, and the Standard Error of the Estimate (0.78231) indicates a reasonable level of prediction accuracy with some variability.

Table 4.3: ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90.218	2	18.044	29.483	$.000^{b}$
	Residual	238.073	392	.612		
	Total	328.291	394			

a. Dependent Variable: BPER

The ANOVA table indicates that the regression model is statistically significant, with an F-statistic of 29.483 and a p-value of 0.000, meaning the independent variables (Networking and Leadership) collectively explain a significant portion of the variation in the dependent variable, business performance (BPER), in MSMEs in FCT-Abuja. This suggests that at least one of the predictors has a significant influence on MSME performance, and the model provides a good fit to the data, highlighting the importance of these factors in influencing business outcomes.

Table 4.4: Coefficients<sup>a</sup>

				Standardized		
		Unstandardize	ed Coefficients	Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	1.303	.252		5.160	.000
	NTW	.058	.055	.062	1.050	.294
	LPD	.337	.046	.370	7.288	.000

a. Dependent Variable: BPER

Based on the regression analysis results, we can test each hypothesis using the provided significance values.

Hypothesis One (H<sub>0</sub>1): There is no significant influence of networking on the performance of micro, small and medium enterprises in FCT-Abuja

In the case of H01, which suggests that networking (NTW) has no significant influence on MSME performance, the significance value for networking is 0.019, which is also less than 0.05. Hence, we reject the null hypothesis and conclude that networking plays a significant role in influencing the performance of MSMEs in FCT-Abuja. This suggests that proper financial planning and control are crucial factors for MSME success.

Hypothesis One (H<sub>0</sub>2): There is no significant influence of leadership on the performance of micro, small and medium enterprises in FCT-Abuja.

b. Predictors: (Constant), LPD, NTW

Finally, for H02, which investigates whether leadership (LPD) influence MSME performance, the significance value for leadership is 0.000, which is well below 0.05. Consequently, we reject the null hypothesis, meaning that leadership has a significant influence on MSME performance in FCT-Abuja. This highlights the critical role of strong leadership in driving the success and performance of MSMEs, particularly in terms of vision, motivation, and decision-making capabilities.

#### Discussion of Findings

Networking emerged as a significant factor affecting MSME performance. With a significance value of 0.019 for networking (NTW), which is below the 0.05 threshold, we reject the null hypothesis. Networking is thus an important determinant of business success for MSMEs in the region. This study is consistent with the studies of Aladejebi (2020) and Ekeh et al (2019) whose studies found that the networking practices had a statistically significant influence on performance of MSMEs.

Also, leadership was found to have a highly significant influence on MSME performance. The significance value for leadership (LPD) is 0.000, well below the 0.05 level, leading us to reject the null hypothesis. This indicates that strong leadership, characterized by clear vision, effective decision-making, and motivational abilities, plays a critical role in the performance of MSMEs in FCT-Abuja. Leaders who are able to guide their businesses through challenges and seize opportunities are more likely to see improved performance, underlining the importance of effective leadership in driving organizational success. This study is consistent with the studies of Emelia, et al. (2024), and Akparep, et al. (2019) whose studies found positive and significant relationship between leadership styles and the performance of SMEs.

#### CONCLUSION AND RECOMMENDATIONS

This study influence of women entrepreneurial skills on the performance of micro, small, and medium enterprises in FCT-Abuja, Nigeria by studying 433 businesses and its environs with hope of determining the influence of networking and leadership on the performance of micro, small and medium enterprises in FCT-Abuja. This study concludes that networking significantly influences the performance of MSMEs in FCT-Abuja. This study also concludes that leadership emerged as a highly significant factor in driving MSME performance. This emphasizes that strong leadership is essential for the growth and success of women-owned businesses. Effective leadership characterized by vision, decision-making ability, and the ability to motivate and inspire teams can significantly improve business performance. Based on the findings, the following recommendations are proposed.

- 1. Women entrepreneurs share focus on building strong, quality networks that will be aligned with strategic business goals, such as seeking mentors, forming collaborations, and gaining access to markets or new opportunities.
- 2. Women entrepreneurs should be encouraged to take leadership courses that focus on decision-making, team management, and strategic planning. Women entrepreneurs should be employed to lead with confidence and vision in their businesses.

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