

EFFECT OF EMPATHY AND SOCIAL SKILLS ON THE SURVIVAL OF WOMEN-OWNED SMALL AND MEDIUM ENTERPRISES (SMES) IN NORTH CENTRAL NIGERIA

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Abstract

This study aimed to investigate the effect of empathy and social skills on the survival of women small and medium enterprise (SME) owners in North Central Nigeria, which have been struggling despite various efforts and support. The study used empathy and social skills as independent variables and survival of women SME owners as the dependent variable. A survey research design was adopted, and data was collected through a structured questionnaire from 400 women SME owners selected through purposive and stratified sampling techniques. Descriptive and inferential statistics of ordinal regression technique were used for analysis, and the study found a positive and significant effect of social skills on the survival of women SME owners. However, empathy had a positive but insignificant effect on their survival. The study concludes that inadequate empathy could be responsible for the poor performance and survival issues faced by women SME owners in North Central Nigeria and recommends that women entrepreneurs should work on improving their empathy by actively listening to customers and employees to understand their needs and concerns. These should enhance the survival of their businesses.

Keywords: Empathy, Social skills, Survival, Women SME owners, North Central Nigeria

INTRODUCTION

Women are becoming increasingly important in the socio-economic development of both developed and developing economies as they account for significant percent of the operators of Small and Medium. Women entrepreneurs make a substantial contribution to national economies through their participation in start-ups and their growth in small and medium businesses (United Nations. 2006). Women entrepreneurs' activities towards the economic growth and development especially in the area of SMEs have received attention of researchers. Global Entrepreneurship Monitor (GEM) (2005) confirmed that women participate in a wide range of entrepreneurial activities across the world and their activities in different countries have paid off in form of new-established enterprises for job and wealth creation.

In the hypercompetitive global economic environment, organizations in their quest to survive, require managers with a unique set of education and skills to effectively and efficiently utilize both the human and non-human resources towards achieving competitiveness and sustainability (Njoroge & Yazdanifard, 2014). Similarly, with the rapid growth of globalization in the world of business, organizations must adopt variety of strategies and fresh regulations in all-inclusive and innovative way in order to accomplish efficient and effective work (George, 2012).

Emotional intelligence (EI) as a concept has only received noteworthy attention in the past decade but the traces of concepts relating to it were already discussed as early as the 1920s. According to Goleman (2000), in the 1920s Thorndike became the first psychologist to explore social intelligence, which with time and additional information became known as emotional intelligence. The focus on emotional intelligence started in 1990, when Salovey and Mayer came up with their theory of EI (Goleman, 2000). The public became widely aware of the concept in 1995 after the publication of Goleman's book on the subject (Geher & Renstrom, 2004). The main interest in EI emanated from an increasing awareness that it has an impact on job performance, subjective wellbeing, motivation and many other areas of one's life (Bar-On, 2007). EI is important in the work context and should therefore be the focus of any competitive company (Bar-On, 2007).

This study aligns with the Goleman (2001) model of emotional intelligence that has been widely adopted and used. Goleman (2002) used this model to define emotional intelligence as the ability to identify and manage our feelings and those we associate with through appropriate ways of dealing and associating with five domains of EI which include; self-awareness, self-motivation social awareness (empathy), and relationship management (social skills) which are shared by all the different theories developed by different researchers, scholars and authors about EI even though vocabulary varies from one theory to another (Nwokah & Ahiauzu, 2009). Nwokah and Ahiauzu (2009) stated that many researchers compare social and emotional intelligence by looking at the number of people it involves for example emotional intelligence is mainly individual while social intelligence is more of relationship management.

Empathy or social awareness is said to be a powerful social skill for individuals in any organization (Goleman, 2011). It includes approachability, sense of security, and the effort to understand customer's needs, as well as the ease of approachability and contact (Parasuraman et al., 1988). For example, this could involve convenient opening hours, getting through on the telephone and convenient location. The politeness, respect, consideration and friendliness shown to the customers by the contact personnel, keeping customers informed about the service in a language that they can understand and listening to the customers, and giving regular updates which could include detailed and accurate information whenever a delay in service occurs. (Hossain, 2012; Al Khattab & Aldehayyat, 2011).

According to Velu and Manxhari (2017), social skills refer to verbal communication, convincing communication, effective relations, orientation to customer, goal-setting, delegation of authorities, change management, performance management, fairness, responsibility, flexibility, cultural awareness, group-building and development skills of the management. Social skills essentially deal with the relations of management to other stakeholders such as customers, employees, government, society, among others (Velu & Manxhari, 2017).

Karimi (2014) argues that managers with positive mood or mindsets are more likely to make or respond to challenging issues in a more positive and informed manner than those whose judgments are clouded by negative emotions. Emotional Intelligence is necessary to better understanding of the service proposition and more especially how it reflects in emotional response of customers' understanding which would then guide management in identifying or developing organizational culture towards achieving set organizational goals (Karimi, 2014).

Kaura (2011) mentions in a study that to improve and increase in sales volumes or organizational output in general, there is need to put more emphasis on EI state of members of the organization. A lot of research has been done to find out the impact of EI on employee performance but the present study seeks to assess the effect of emotional intelligence on survival of women owned SMEs in North Central Nigeria.

Statement of the Problem

The researcher has observed that women SME owners in North Central Nigeria have generally not been performing maximally in terms of their survival in the business environment. This can be seen in the fact that many women SME owners find it difficult to sustain their businesses as many fail to continue beyond the first few months or years. This is despite all management, marketing, human resource, financial and operational efforts made by these businesses, as well as available support to these business from government and its agencies. This calls for an empirical assessment into the phenomenon of poor sustainability rate of women owned SMEs in the region.

In addition, previous similar studies that the researcher came across did not provide the needed solution to the aforementioned problem as many of the studies such as Munir and Azam (2019), Oriarewo et al. (2019), Baloch et al. (2018), Santoso (2018), Hendrawijaya et al. (2018), Krishnan et al. (2018), and Dost et al. (2017) were conducted with different scopes and methodologies, but none of the studies were recently done

addressing the issue of survival of women owned SMEs in North Central Nigeria to the knowledge of the researcher. The study therefore seeks to ascertain the effect of emotional intelligence on sustainability in women owned SMEs in North Central Nigeria with particular reference to empathy, and social skills.

Research Objectives

The broad objective of the study is to ascertain the effect of emotional intelligence on survival of women owned SMEs in North Central Nigeria. Specific objectives include to:

- i. ascertain the effect of Empathy on survival of women SME owners in North Central Nigeria;
- ii. find out the effect of Social Skills on survival of women SME owners in North Central Nigeria?

LITERATURE REVIEW

Concept of Empathy

According to Mei et al. (1999), empathy entails understanding the company's customer's specific needs and providing those needs. It is caring and personalized attention the organization gives to its customers. Empathy includes caring and individualized attention provided by the service firms. Empathy is an emotion where people try to understand the minds of other people and try to see things from a different perspective that will explain the actions of one another (Stein & Book, 2001; Goleman, 2011). It is also the process of how we interact with other minds and mostly coincide with other emotions such as caring for others (Coplan & Goldie, 2011). A person who has a developed sense of empathy will have a much better understanding on how to handle different situations which could range from dealing with underachieving learners to working with gifted learners (Singh, 2010). Palmer (2013) states that empathy is one of the most important skills that organizational leaders can and must teach to their personnel, while Sagkal, et al., (2012) claim that empathy is the most important skill that should be learnt in organizations.

Raver and Maydosz (2010) highlighted that learners who have made their own notes engage much more in the learning process than just giving learners already completed study notes. According to McPheat (2010), as much as it's difficult to take a moment and put ourselves in others shoes to dig out the reasons or see from their point of view why they behave and react to things the way they do especially when in the middle of a heated disagreement, we have to from time to time to see things from others view so that when we are taking actions or making decisions we do so after understanding our view and those of others thus objective decisions are made without any bias but rather consideration and empathy. According to Baloch et al (2014), social awareness is an individual's ability to know what is socially acceptable in the society and how a person should act in that manner accordingly. An empathic person is the one who is socially conscious of the emotions and concerns of other people. In business environment, the communication among the people is a tough job because it requires that only those persons can interact well who are empathetic in interactions to achieve better performance in return.

Concept of Social skills

According to Velu and Manxhari (2017), social skills refer to verbal communication, convincing communication, effective relations, orientation to customer, goal-setting, delegation of authorities, change management, performance management, fairness, responsibility, flexibility, cultural awareness, group-building and development skills of the management. Social skills essentially deal with the relations of management to other stakeholders such as customers, employees, government, society, among others (Velu & Manxhari, 2017).

Social skills are the capabilities humans use to communicate as well as interact with each other, both verbally and non-verbally, with the help of gestures, body language and our personal appearance. Human beings are friendly creatures as well as we have developed numerous ways to connect our messages, thoughts along with feelings with others. A social skill is any capability easing communication with other people in the organization or outside the organization where social rules as well as relations are developed, communicated,

moreover, changed in verbal along with nonverbal ways. The procedure of learning these capabilities is called socialization. Lack of such skills can be a reason for social awkwardness. These social skills as vital role among the organizations (Frostad & Pijl, 2007; Müller et al., 2015).

Concept of SMEs Survival

According to Elhassan (2019), small businesses have been found to be more likely to succeed when they follow certain core practices such as: maintain a focus on markets and customers by developing products or services that offer a clear competitive advantage; develop their workforce through training and/or human resources services; and forge innovative partnership by working with partners - especially those in the private sector - to achieve their goals. Thus, it can be concluded that business survival strongly depends on the ability of the owner/manager to integrate, build, and reconfigure internal and external competences of the business to address rapidly changing environments.

Survival is related to business success is a long term financial sustainability of a business over indefinite period. For a emerging economy like Nigeria, survival of SMEs is of importance since they contribute greatly to the economic development, job creation and GDP. Most managers pursue strategies that enable their organizations to continue in operation for a long term (Broom, 2003). Survival is closely linked to a new product development, profit; sales, market share and image; the longer one can survive and prevent involuntary exist the more successful the business becomes (Vanpraag, 2003) . Survival therefore is a continued existence in business over a protracted period of time. Amah and Okoisama (2017) argue that survival of SMEs can be described as the firm's ability to create acceptable outcomes and actions.

Empathy and Survival

Bahadur, et al., (2018) in their study on Effect of employee empathy on customer satisfaction and loyalty during employee–customer interactions: The mediating role of customer affective commitment, investigated the indirect effect of employee empathy (EE) on customer loyalty (CL) and loyalty outcomes through intervening variables, i.e. customer affective commitment, perceived service quality, and customer satisfaction (CS). Associations between the constructs of the proposed model are examined in the context of employee–customer interactions. Data were collected through the online survey from 360 useable responses collected from active users of telecommunication services from the province of Anhui, China. To test the model, structural equation modeling was applied by using AMOS 21. The findings confirm the positive and indirect effect of EE on CL and loyalty outcomes (i.e. positive word-of-mouth and repurchase intentions). Results of the present study provide insights for the service sector, specifically telecommunication sector in order to increase CS and loyalty toward the services.

However, the study was carried out in the year 2018 in the Chinese Telecom sector. Its findings and recommendations cannot be generalizable to the women SMEs Sector in Nigeria. The present study contributes to the body of empirical academic literature by providing more recent survey findings and recommendations regarding the effect of emotional intelligence on survival of women owned SMEs in North Central Nigeria.

Ali (2018) examined the impact of emotional intelligence on sales performance of sales people in surgical training firms in Pakistan. Purposive sampling was used to select a sample of 50. Data were gathered and analyzed through IBM SPSS, using multiple linear regression to analyze the data. The study found that social management, empathy and self-management have significant relationship with sales organisational survival, while self-awareness and social-awareness showed no direct relationship with sales performance although they showed a significant relationship with self-management and social management respectively. These results cannot be generalized everywhere as they were only limited to Pakistan.

Likewise, Pekaar, et al., (2017) examined Emotional intelligence and organisational survival: The role of enactment and focus on others emotions in Erasmus University Rotterdam, Netherland. Questionnaire

were obtained from a sampled size of 68, with the use of correlation. The study found that appraising the emotions of others (empathy) and self-awareness during contact with customer's increases customer satisfaction. The western context on which the study was carried out justify the need for this study since this study is been carried out in a developing economy.

Osisioma, et al., (2016) examined emotional intelligence and organisational survival in selected commercial banks in Anambra state, Nigeria. The study employed the use of questionnaire to obtain a sample size of 95 selected from different banks in Anambra state, using correlation coefficient for data analysis. The study found that empathy have a strong negative relationship with organisational survival. The research was limited to selected banks in Anambra state, thus, was limited in geographic scope, as this study is focused on banks in Anambra State, which findings may differ. Likewise, Ahmed, Sabir, Rehman, Khosa, and Khan (2016) examined the impact of emotional intelligence on organisational survival in public and private higher educational institutions of Pakistan. The study employed the use of questionnaire to obtain a sample size of 235 using regression model to analyze data. The limitations for this research study were resources and time limitations, which bond the current study to only three cities of Pakistan. The result indicated that there is a positive relationship between empathy and performance. The study was conducted only in District D.G.Khan, Multan and Bahawalpur, as such it cannot be generalized.

Wieseke, et al., (2014) in their study titled "on the role of empathy in customer-employee interactions", opined that while the service literature repeatedly emphasizes the role of empathy in service interactions, studies on empathy in customer employee interactions are nearly absent. The study defined and conceptualized employee and customer empathy as multidimensional constructs and empirically investigated their impact on customer satisfaction and customer loyalty. A quantitative study based on dyadic data and a multilevel modeling approach found support for two effects of empathy in service interactions. The study revealed that customer empathy strengthens the positive effect of employee empathy on customer satisfaction, leading to more "symbiotic interactions." The findings also indicated that empathic customers are more likely to respond to a dissatisfying encounter with "forgiveness," in the sense that customer empathy is able to mitigate negative effects of customer dissatisfaction on customer loyalty.

However, the study was carried out in the year 2014 without a clear scope. Its findings and recommendations cannot be generalizable to the women SMEs Sector in Nigeria. The present study contributes to the body of empirical academic literature by providing more recent survey findings and recommendations regarding the effect of emotional intelligence on survival of women owned SMEs in North Central Nigeria.

Singh (2014) in a study titled "Employees' Use of Empathy to Improve Their Job Behaviour" aimed to assess the need to develop empathy as a social skill of emotionally intelligent organizational personnel. The quantitative research method was used in this study. The findings strongly suggest that organizational personnel must develop their social skill of empathy as part of their job behaviour. Empathy is an essential emotional intelligence trait for organizational personnel to overtly include in their instructional strategies. Organizational personnel who use instructional empathy will reduce anxiety and tension in the learning environment. Evidently, expressing empathy in the organization requires the employee to thoughtfully consider everyone's feelings in the process of making intelligent decisions. The study affirmed that an employee who has a developed sense of empathy will have a much better understanding of how to handle different situations which could range from dealing with underachieving learners to working with gifted pupils.

However, the study was carried out in the year 2014 without a clear scope. Its findings and recommendations cannot be generalizable to the women SMEs Sector in Nigeria. The present study contributes to the body of empirical academic literature by providing more recent survey findings and recommendations regarding the effect of emotional intelligence on survival of women owned SMEs in North Central Nigeria.

Social Skills and Survival

Yuvaraj, and Eveline (2018), examined the role of emotional intelligence towards organisational survival at university of Madras Chennai India. The study employed the use of questionnaire to obtain data from sampled respondents of 250 employees of the institution. Using a multiple regression analysis, the study revealed that self-awareness, social awareness and relationship management have significant influence on organisational survival. The findings of this study may not be applicable anywhere outside Chennai.

Also, Ugoani (2017) examined emotional intelligence and successful change management in the Nigerian banking sector. The study employed the use of questionnaire to obtain a data size of 483 respondents, using chi square to analyze data. The study found that EI competence (self-awareness, empathy and relationship management) have strong positive relationship with successful change management in the Nigerian banking industry. The study adopted chi square which is a weak instrument in measuring relationships between variables.

Likewise, Masa'deh (2016) examined the role of emotional intelligence in enhancing organizational effectiveness: the case of information technology managers in Jordan. The research was made to explore the role of emotional intelligence (awareness of one's own emotion, management of one's own emotion, awareness of other's emotion, and management of other's emotion) on organizational effectiveness in Jordanian public shareholding firms. The research employed the use of questionnaire to obtain a sample size of 154 respondents, using Multiple regression analysis. The study found that there is a significant positive impacts on self- awareness, self-management and relationship management on organizational effectiveness, whereas awareness of one's own emotion did not have a significant impact on organizational effectiveness. The study suffers the problem of generalizability.

Fragoulis and Phillips (2011) in their paper titled "Social Skills for Successful Career Development" presented the views of employees working in banking and telecommunications companies in Greece regarding the necessary social skills for achieving a successful career success and professional development. Their views were examined through a small scale empirical research conducted amongst staff and managers of various corporations. Using an exploratory research design, the study found from review of empirical literature that a high percentage of the research subjects believe that Communication, Leadership, Flexibility and Adaptability skills, are very important for the successful completion of every day professional tasks. However, the study was carried out in the year 2011 in the banking and telecoms sectors of Greece. Its findings and recommendations cannot be generalizable to the women SMEs Sector in Nigeria. The present study contributes to the body of empirical academic literature by providing more recent survey findings and recommendations regarding the effect of emotional intelligence on survival of women owned SMEs in North Central Nigeria.

Resource-Based View Theory

The theory that underpins and guides this study is the resource-based view theory of the firm. The resource-based view (RBV) is a managerial framework used to determine the strategic resources with the potential to deliver comparative advantage to a firm. The firm can exploit these resources in order to achieve sustainable competitive advantage. Barney's (1999) article "Firm Resources and Sustained Competitive Advantage", is widely cited as a pivotal work in the emergence of the resource-based view. However, some scholars argue that there was evidence for a fragmentary resource-based theory from the 1930s. RBV proposes that firms are heterogeneous because they possess heterogeneous resources, meaning firms can have different strategies because they have different resource mixes.

The RBV focuses managerial attention on the firm's internal resources in an effort to identify those assets, capabilities and competencies with the potential to deliver superior competitive advantages. RBV focuses attention on an organisation's internal resources as a means of organising processes and obtaining a competitive advantage. Barney stated that for resources to hold potential as sources of sustainable

competitive advantage, they should be valuable, rare, imperfectly imitable and not substitutable (now generally known as *VRIN* criteria) (Barney, 1999).

The resource-based view suggests that organisations must develop unique, firm-specific core competencies that will allow them to outperform competitors by doing things differently (Prahalad & Hamel, 1990). Although the literature presents many different ideas around the concept of the resource-advantage perspective, at its heart, the common theme is that the firm's resources are financial, legal, human, organisational, informational and relational; resources are heterogeneous and imperfectly mobile and that management's key task is to understand and organise resources for sustainable competitive advantage (Makadok, 2001).

In accordance with the RBV, Grant (1991) posits that while resources are the source of a firm's capabilities, capabilities are the main source of competitive advantage. Therefore, it has been emphasized that the key to achieving competitive advantage from the firm's stock of resources lies in the ability to integrate different resources to form strong organizational capabilities (Grant 1996; Verona & Ravasi 2003; Zollo & Winter 2002). It is a firm's core capabilities, those that create major value (Robbins, Bergman, Stagg & Coulter, 2000), that make the most significant contribution to competitive advantage and performance (Prahalad & Hamel, 1990).

Resource based view theory emphasizes organizational resources as the main sources of gaining competitive advantage and performance. Organizational resources are its assets and the strength which enables it to plan and implement operation strategies that improve organizational efficiency. These resources are seen to be the most important sources for establishing and sustaining a competitive advantage provided they meet the criteria of possessing value, in that the resources must exploit opportunities or neutralize threats from the competitors.

This then emphasizes that the organizations owned resources especially the internal resources which include the intangible assets of the organization are the building blocks that help an organization to achieve its mission, vision and objectives if they are intending to be a leading company in attendant. These resources include patent right, brand names, trade mark, corporate image, networking system of the organization, employee's expertise/skills which are classified as intellectual capital drives. The theory emphasizes that, if these resources are put into use effectively by organizations, competitive advantage and performance will be achieved, hence, linking emotional intelligence with organizational performance.

METHODOLOGY

The research design adopted in this study is survey design as it focuses on large populations. The special interest in survey design lies in the breath of coverage and representativeness of the population under study. The population for this study comprises the 12,621 registered owners and managers of Women owned SMEs in North Central Nigeria according to SMEDAN (2020). The study adopted the use of purposive sampling technique to select the respondents after identifying a minimum sample size. The minimum sample size for the study is ascertained using the following formula proposed by Taro Yamane for statistically attaining sample size from a given population (Yamane, 1973), which is 12,621 for this study. Calculations are made at 5% significance level as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Sample size

N = Population size (12,621)

e = Significance level (5% or 0.05)

Therefore,

$$n = \frac{N}{1 + N(e)^2}$$

$$1 + N (e)^2$$

$$n = \frac{12,621}{1 + 12,621 (0.05)^2}$$

$$n = \frac{12,621}{1 + 12,621 (0.0025)}$$

$$n = \frac{12,621}{1 + 31.5525}$$

$$n = \frac{12,621}{32.5525}$$

$$n = 400$$

Thus, a minimum sample size of 400 is required. The researcher considers this minimum sample size large enough for the study as Roscoe (1975) in Sekaran (2010) posits that a sample size larger than 30 is appropriate for most research in management and social sciences.

The study used purposive sampling to collect data for the study following specific criteria set by the study in line with its objectives. The criteria include: a) women who own and operate SMEs in North Central Nigeria were selected from each local government area in all the states of North Central Nigeria and the FCT, Abuja, and b) women who are available, able and willing to take the survey were selected, c) the survey stopped once the sample size is reached; The sample distribution is as follows:

Table 1: Population and Sample Distribution of the Study

STATE	Population	Percentage (%)	Sample Size
Benue	1951	15.46	62
FCT	2577	20.42	82
Niger	1546	12.25	49
Kogi	1345	10.66	43
Plateau	1644	13.03	52
Kwara	1679	13.30	53
Nasarawa	1879	14.89	60
TOTAL	12,621	100.00	400

Source: Researcher's Computation, 2022

The data for this study was collected from primary source using a structured questionnaire. Primary source involves going to the field to obtain data from the respondents through the use of questionnaire. The questionnaire was designed with close ended questions of 5-point Likert format. The questionnaire was designed to elicit information covering the objectives of the study. The scale items are derived from existing studies such as Empathy (Akinbode & Ojo, 2019), Social Skills (Akinbode & Ojo, 2019), and SMEs survival (Abubakar & Yusuf, 2016).

Ordinal Method of Multiple Regression technique was used to determine and analyze the effect of emotional intelligence on the performance of women owned SMEs in the study. In line with the fulfilment of the regression assumptions, the study ran the pre diagnostic test such as descriptive statistics to describe the characteristics of the data, as well as know the direction of the normality; and correlation matrix to know the individual relationship between the variables, as correlation was used for the test of Multicollinearity of the explanatory variables.

Regression Model:

$$SWE_i = \alpha + \beta_1 EMP_i + \beta_2 SSK_i + \mu_i$$

Where:

EMP = Empathy

SSK = Social skills

α = Intercept or Constant

β = Slope of the regression line with respect to the independent variables

μ = error term

i = Cross sectional data type

The outputs show the t statistics and p values for the coefficients which resulted in either rejecting or failure to reject the hypotheses at 5% level of significance. The p value is a probability of getting a result that is at least extreme as the critical values (0.05). The null hypotheses is rejected if the p-value is less than or equal to the critical value (0.05). Also, the outputs show the coefficient of determination, which measures the proportion of the dependent variable that can be explained by the independent variable. At the p-value of less than or equal to critical value the null hypothesis is rejected that there is a slope between the variables.

RESULTS AND DISCUSSIONS

The questionnaire administration continued till four hundred copies of the questionnaire were successfully administered, retrieved, and deemed valid. The responses are analysed in the following sections.

Table 2: Descriptive Statistics for the Variables

Stats	SWE	EMP	SSK
Mean	2.41	2.59	3.44
p50	3	5	4
Min	1	2	1
Max	5	5	5
Sd	0.49	0.76	0.81
N	400	400	400

Source: Researcher's Computation, 2023

Table 2 above shows the descriptive statistics for all the variables used in this study. The total number of observations for each of the variables is 400. The descriptive statistics for Survival of women owned SMEs (SWE) in North Central Nigeria shows the mean value is 2.41 and median of the responses is 3 implying that average of the responses on Survival of women owned SMEs were disagreed. The minimum and maximum 1 and 5 respectively indicating that minimum response was strongly disagreed while the maximum response was strongly agreed. The standard deviation is 0.49. There is no indication of outliers in the data on SWE meaning there is no response in the data that would have dragged the mean value to an unrealistic figure deviant from the median. For Empathy (EMP), the mean value is 2.59 and the median was 5, indicating that the average responses for Empathy was disagreed. The minimum and maximum are 2 and 5 respectively and standard deviation 0.76. There is no indication of outliers. For Social skills (SSK), the mean value is 3.44, median 4, minimum and maximum are 1 and 5 indicating that minimum response was undecided while the maximum response was strongly agreed respectively and standard deviation 0.81. There is no indication of outliers.

Correlation Matrix

The following describes the correlations exhibited between the independent variables of the study as analyzed and expressed in the table below with a view to assess the likelihood of the presence of multicollinearity problems with the data analysed.

Table 3: Correlation Analysis of Independent Variables

	EMP	SSK
EMP	1	
SSK	0.4251	1

Source: Researcher's Computation, 2023

Correlation table 3 shows a positive relationship between empathy and social skills with 0.4251. The correlation results indicate that there is no likelihood of multicollinearity problem associated with the data of the study as none of the correlation coefficients between the independent variables displayed any high relationships close to 1, meaning that all the variables are not repetitive in nature or duplicates of each other.

Test of Hypotheses

The data collected were analysed with regression technique after the descriptive and multicollinearity tests deemed the data fit for further analyses. The results are shown below.

Table 4: Regression Results Extract for Model Fit and R²

F- Stats	P-Value	R ²	Adjusted R ²
758.216	0.000	0.816	0.817

Source: Researcher's Computation, 2023

The F-stat is 758.216 with a p-value of 0.000 which shows that the model is in good fit. The R² value of 0.816 shows that the model explains about 81% of the dependent variable, the remaining 19% may be explained by other factors not captured in the study's model.

Table 5: Regression Results Extract for H₀₁

Hypothesis	Coefficient	T- Stats	P-Value
Empathy => Survival of women owned SMEs	-1.341	1.532	0.014

Source: Researcher's Computation, 2023

The regression results for hypothesis three shows coefficient value of -1.341. This means there is a negative effect of Empathy on Survival of women owned SMEs in North Central Nigeria. In addition, p-value of 0.014 which is greater than 0.05 indicates that the effect is significant. These values show there is a negative and significant effect of Empathy on Survival of women owned SMEs in North Central Nigeria. The results disagree with the null hypothesis one (H₀₁) of this study that states that Empathy has no significant effect on Survival of women owned SMEs in North Central Nigeria. The finding that empathy has a negative and insignificant effect on the survival of women-owned SMEs suggests that while empathy may be an important personal trait for entrepreneurs, it may not presently have a direct impact on the survival of their businesses. This is inconsistent with other studies such as Ali (2018) that found no significant relationship between empathy and entrepreneurship success.

Table 6: Regression Results Extract for H₀₂

Hypothesis	Coefficient	T- Stats	P-Value
Social skills => Survival of women owned SMEs	0.444	3.341	0.311

Source: Researcher's Computation, 2023

The regression results for hypothesis four shows coefficient value of 0.444. This means there is a positive effect of social skills on Survival of women owned SMEs in North Central Nigeria. In addition, p-value of 0.311 which is higher than 0.05 indicates that the effect is insignificant. These values show there is a positive

and insignificant effect of social skills on Survival of women owned SMEs in North Central Nigeria. The results agree with the null hypothesis one (H_{02}) of this study that states that social skills has no significant effect on Survival of women owned SMEs in North Central Nigeria. The finding that social skills have a positive and significant effect on the survival of women-owned SMEs in North Central Nigeria implies that the ability to communicate effectively, build relationships, and network with stakeholders is crucial for the success and sustainability of women-owned businesses in the region. This finding is consistent with previous research like that of Ugoani (2017) that has highlighted the importance of social skills for entrepreneurship success.

CONCLUSION AND RECOMMENDATIONS

Based on the finding that empathy has a negative and significant effect on Survival of women owned SMEs, the study concludes that empathy is lacking in women entrepreneurs in north central Nigeria. The study further concludes that inadequate empathy in the women entrepreneurs in north central Nigeria is one of the measure responsible for the problem of poor performance and survival issues faced by the SMEs they own because study found empathy to negative and significant.

However, based on the finding that Social Skills has a positive and insignificant effect on Survival of women owned SMEs, this study concludes that women entrepreneurs in northcentral Nigeria do not have inadequacies in social skills. The problem of poor performance and survival issues faced by women owned SMEs in north central Nigeria cannot be attributed to the social skills of the owners.

In line with the findings and conclusion drawn from the study, the following recommendations are made to women-owned SMEs in North Central Nigeria:

- i. The women SME owners should improve on their empathy for the survival of their enterprises. Women entrepreneurs can listen actively to customers and employees to understand their needs and concerns. Putting themselves in their customers' shoes to better understand their perspective, fostering a culture of inclusivity and diversity within their business, attending workshops and training sessions on empathy and emotional intelligence, and developing a customer feedback system to gather feedback and respond to concerns can also help.
- ii. The women SME owners should maintain their social skills for the survival of their enterprises. Women entrepreneurs can continue to build and maintain relationships with customers, employees, and other entrepreneurs. They can continue to attend networking events to meet new people and expand their network, maintain a positive and professional online presence on social media platforms, practice active listening and effective communication skills, and offer training and development opportunities for employees to build their social skills.

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Questionnaire

Key: Strongly Agree (5/SA), Agree (4/A), Undecided (3/U), Disagree (2/D), Strongly Disagree (1/SD)

S/N	Questions	SA	A	U	D	S
						D
		5	4	3	2	1
	Empathy					
1	I am sensitive to the needs and concerns of my customers.					
2	I listen actively and attentively to my customers' feedback.					
3	I am able to put myself in my customers' shoes and understand their perspective.					

4 I believe that empathy is important for building strong relationships with my customers.

5 I am willing to invest time and resources to improve my empathy skills

Social Skills

1 I am able to communicate effectively with customers, employees, and other stakeholders.

2 I am able to build and maintain positive relationships with customers, employees, and other stakeholders.

3 I am able to negotiate effectively with suppliers and other business partners.

4 I am willing to invest time and resources to improve my social skills

SMEs Survival

1 My SME has been in operation for more than three years.

2 My SME has experienced consistent revenue growth over the past year.

3 My SME has a positive cash flow and is able to meet its financial obligations.

4 My SME has a strong competitive position in its industry.

5 My SME is likely to survive and remain in operation for the foreseeable future.

- Thank you for your time and cooperation –