



An analysis of issues and challenges affecting the performance of female micro-entrepreneurs in Adamawa state, Nigeria

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Abstract

Female microentrepreneurs are key to supporting, growing and developing the economies of many developing countries in Africa. However, the socio-economic contributions of these entrepreneurs have not been adequately captured, especially in Nigeria. Hence, female micro-entrepreneurs have not been fully utilised in terms of their economic potential. This study highlights the key issues and challenges that are restraining the performance of female micro-entrepreneurs in Adamawa State. Their demographic statistics were obtained from a purposive sample of 100 female micro-entrepreneurs from the three senatorial districts of Adamawa State using a structured questionnaire. Relevant extant literature was also used to complement the data acquired. The survey data were analysed using simple descriptive statistics in the Statistical Package for the Social Sciences (SPSS). The hypothesis was evaluated using ANOVA, yielding an F-statistic at the 0.05 level of significance. The computation for the hypothesis reveals that the F-Cal. (2.97) is less than the F-Tab. (3.8) at the 0.05 level of significance, with degrees of freedom $k-1 = 2-1 = 1$ and $n-k = 200-2 = 198$. Therefore, the computed value is less than the tabulated value; the null hypothesis was rejected and the alternate hypothesis accepted, showing that female micro-entrepreneurs in Adamawa State face some difficulties. We therefore recommend that the government at all the three tiers, should encourage female micro-entrepreneurs through gender-specific and women-friendly support to make their contributions more substantive.

Keywords: Socio-economic, Micro-entrepreneur, economic potential, performance, Senatorial districts

Introduction

Female micro-entrepreneurs constitute a significant, untapped source of economic growth in Africa and offer alternatives to diverse forms of poverty alleviation among low-income households, both in rural and urban settings. Scholars' attention to female micro-entrepreneurs is increasingly significant in Africa and beyond.

The contributions of women at the start-up and growth stages of micro, small, and medium-sized enterprises have been essential, notably in the socio-economic development of many developing countries (United Nations, 2006; Kjeldsen & Nielson, 2000). Sani and Danwanka (2011) ^[12, 14, 16] also reported an increase in the number of female-owned firms in Africa. The growth of female-owned enterprises as substantial economic agents is significant for their empowerment.

In Nigeria, more than half of the population lives below the poverty line (Oluwasola, 2010; Olawoye, 2007) ^[9, 21]. Women constitute the majority of the unemployed and poverty-stricken. Consequently, many governments at the federal, state, and local levels are extending their policy focus to female entrepreneurs.

Consequently, this research seeks to shed new light on the difficulties and barriers faced by female microentrepreneurs in Adamawa State, Nigeria. This study must address these critical problems. They will surely aid existing initiatives to improve women's economic engagement at the national, state, and local levels, thereby alleviating poverty and unemployment and advancing the Sustainable Development Goals (SDGs).

It is crucial to stress that, when families live in poverty, the mothers typically suffer more (Tisdell, 2002) ^[3], thereby damaging the well-being of the children significantly. It is

worse when youth who do not work or contribute to the economy are affected. In some circumstances, women play a significant role in reducing poverty within their own families, especially when the husband's wage is extremely meagre and cannot satisfy the family's necessities. Female entrepreneurs actually play a complementary role in the fight against poverty in Nigeria. Some research has shown that the rising rate of women's participation in entrepreneurship is related to increased economic pressure and, presumably, greater knowledge arising from higher levels of education (Tambunan, 2008) ^[2]. Therefore, women often engage in commercial enterprises to uplift and empower themselves socially and economically. This research explores the concerns and constraints that limit the operations of female microentrepreneurs in Adamawa State.

Theoretical Review

Examining some underlying principles is required better to grasp the phenomenon of female micro-entrepreneurs and micro-enterprises. This understanding begins with the proper delineation of what a micro-enterprise is from small, medium, and large-scale enterprises. As with the concept of entrepreneurship, there is no universally agreed-upon definition of a micro-enterprise (Akande *et al.*, 2011; El-Gohary *et al.*, 2008). Furthermore, it is worth noting that even within the same organisation or country, the definition can shift over time. Consequently, the definition can be understood to be individual-, country-, institution-, or agency-specific. However, there is consensus on the attributes or measurements used to describe these enterprises. The definitions of micro, small, medium, and large enterprises employed by scholars and policymakers focus on staff count, initial capital investment, sales volume,

asset base, and various financial factors. For numerous Nigerian researchers, such as Ladanu (2009) and Olutunla and Obamuyi (2008) ^[10, 11], the quantity of employees is an essential aspect. For instance, the National Council of Industries in 2001, based on the number of employees, considered the micro enterprise as one with an employee size of not more than ten, the small-scale enterprise as between 11 and 100, the medium-scale enterprise as between 101 and 300, and the large-scale enterprise as above 300 workers. In addition to staff size, this body also considered overall cost to characterise these firms. In view of the aforesaid, the authors claim that an enterprise with fewer than five employees is a micro-enterprise.

Regarding the attributes of microenterprises, Yeshiareg (2008) ^[20] found that they have limited capitalisation, are owner-managed, employ modest equipment, rely on locally accessible resources, and retain informal transaction links with clients. This is typical of Nigerian enterprises. These enterprises are frequently unregistered and hence do not fall within the government's regulatory reach. The enterprises mainly operate in the informal sector. However, according to Mohanty (2004) ^[13], these firms "have considerable potential for developing self-employment avenues for a multitude of women in the population with low and moderate abilities and giving scope for productive utilisation of accessible natural and local resources." Recognising the importance of these firms, the Nigerian government has taken several steps to facilitate their activities.

Hypotheses Development

1. Evidence from earlier studies

Female microentrepreneurs experience many barriers related to their gender. Compared to their male counterparts, female microentrepreneurs in Nigeria face numerous impediments that create an unfavorable business climate. These problems include gender roles at home and a lack of education, skills, and access to financial resources.

2. Gender roles to perform at home

One factor that distinguishes most female microentrepreneurs from their male counterparts is the additional responsibility society often places on them as mothers and wives. Family commitments at home limit women from becoming successful businesses in Nigeria. Few women can commit all their time and attention to their enterprises, as they must also balance the responsibilities of raising children, managing domestic chores, and caring for older, dependent family members (Starcher, 1996) ^[8]. Most financial institutions do not offer financial support to female microentrepreneurs since there is the possibility that women may close down their enterprises and become housewives at any time. This, however, pushed female micro-entrepreneurs to rely on their savings, as well as on financial capital and loans from relatives and family friends. Married women must balance their businesses and domestic duties to flourish. Moreover, business success for women depends on the support family members provide in their business management and training.

Many women entrepreneurs lack skills and knowledge (Ibru, 2009) ^[7], underlining the necessity for training, especially in developing nations. Hadary (2004:4) adds that women also tend not to have the needed expertise and experience to start and operate a firm, and that, in most situations, this translates to a smaller probability for success.

Acquiring the skills and knowledge needed to operate a company might also be harder for women, as they often have a double job and childcare commitments.

3. Inadequate exposure to markets

Entering new markets involves skill, knowledge, and contacts. Women are unable to sell goods and services strategically because women often lack the skills and knowledge to participate in business (Mandipaka, F., 2014). Consequently, female micro-entrepreneurs are frequently unable to take on both the production and marketing of their commodities (Mandipaka, F. 2014; Ess). Moreover, a lack of market exposure can leave female microentrepreneurs with limited awareness of what is acceptable in the marketplace. The high cost of creating new business contacts and ties in a new market is a basic barrier for many female microentrepreneurs. Entrepreneurs are expected to keep up with the latest technology and skill advances and should have better-organised management to stay competitive (Nayyar *et al.*, 2007, p. 99). This may necessitate immediate, easy access to more financing, something that female micro-entrepreneurs typically lack. Thus, even when they do have professional ability and training, women are frequently compelled to rely on male specialists for aid. (Mandipak, F. 2014)

4. Discrimination in a male-dominated culture

Women entrepreneurs also confront discrimination in a male-dominated society. A male-dominated society's discrimination prohibits women entrepreneurs from gaining success. Discrimination can be regarded as discriminating unfavourably or as the perception of distinctions between items. Coleman (2000) ^[4] points out that banks have underserved women company owners. Moreover, a wider mismatch exists between the number of women entrepreneurs and the financing accessible to them, especially those who require significant loans. This can be explained by the fact that most firms formed by women are still small and have functioned for only short durations; consequently, they lack the collateral and positive credit histories to receive big capital from financial institutions. Evidence from past studies suggests that women's desire for finance is smaller than men's. Hence, banks view women to be more risk-averse than males, as they tend to request fewer sums when seeking formal funding and often have less access to loan finance than their male counterparts.

A comprehensive gender-comparative investigation found that female entrepreneurs are more likely to have less experience in financial management (Coleman, 2000) ^[4]. These facts also result in women having a low credit record. Financial firms routinely examine these talents while analysing and limiting possible credit beneficiaries.

5. Faces increased obstacles in acquiring finance

Access to capital is one of the primary hurdles for female micro-entrepreneurs. The difficulty most start-up female entrepreneurs have in securing loans largely adds to the failure of women's businesses. Fielden and Davison (2010:113) believe that women often have fewer options than men in getting loans for many reasons. Some explanations include a lack of collateral, unwillingness to accept household assets as collateral, and negative opinions of female entrepreneurs (Rahman, M.M., 2010), among others. For example, in Southern Asia, women are frequently thought of as less visible to official financial

agencies. As a result, they are awarded fewer than 10% of the commercial credits (Mahbub ul Haq Human Development Centre, 2000) [16]. When women do have access to credit, it is typically in limited quantities, and financial institutions analyse if it matches their needs. According to Das (2001 [5]:69), uneven access to finance may, of course, be a reflection of inequalities in the choice of sector, educational level, or the amount of loan requested. However, sector choice and educational levels tend to be constrained or influenced by gender; one could conclude that gender stereotypes indirectly lead to inconsistent access.

As already observed, Das (2001:80) [5] acknowledges that entrepreneurs typically require some financial aid to start their companies, whether through a formal bank loan or cash from a savings account. Women in developing nations have limited access to funds, in part because they are concentrated in poor rural areas with few opportunities to borrow (Starcher, 1996) [8]. As seen above, women entrepreneurs confront constrained financial resources and working capital. As a result, they lack access to foreign finances as they cannot guarantee physical security. Very few women possess tangible possessions.

6. Inadequate female role models

There is a considerable association between the presence of role models and the emergence of entrepreneurs (Shapero & Sokol, 1982). Because female entrepreneurs have not been prevalent in the past, they currently lack close role models. Role models are persons who, through their attitudes, behaviours, and actions, illustrate the attraction and believability of becoming an entrepreneur. Furthermore, the influence of role models is gender-related. That is, another individual of the same gender will have a bigger impact on an individual, as one's objectives and choices tend to be formed by peers of the same gender (Deaux & Lafrance, 1998) [6].

Most women entrepreneurs are likely to fail because they lack these characteristics. Thus, it becomes a struggle for them to be successful businesses. One downside of this idea is that the success of women entrepreneurs, however, depends not on their possession of these skills but on the economic circumstances in which they execute their initiatives.

Research Hypotheses

Based on the above hypothesis development, this research hypothesis is formulated to guide the study

H0: No issues and challenges limiting female micro-entrepreneurs' performance in Adamawa State

H1: Issues and challenges are limiting female micro-entrepreneurs' performance in Adamawa State

Methodology

This work used a survey research method to collect primary data. The primary data were obtained using a pre-tested structured questionnaire. One hundred and thirty (130) questionnaires were distributed across the three senatorial districts of Adamawa State, namely Adamawa North, Adamawa Central and Adamawa South. According to Hill & MacDougall (2003) and Dillman (2000), a sample of one

hundred (100) is large enough to conduct a study of this nature and reach a result. Out of the one hundred and thirty questionnaires (130) distributed, one hundred (100) questionnaires were retrieved. The selection was based on convenience sampling. The analysis was conducted using tables, frequencies, and other simple descriptive statistics in the Statistical Package for the Social Sciences (SPSS) program.

The hypothesis was computed using ANOVA to obtain F-statistics at a 0.05 level of significance.

Analysis and Discussion

This study is empirical and concerns the female micro-entrepreneurs in Adamawa State. The findings from the demographic characteristics of the entrepreneurs are presented below.

Table 1: Age Distribution of Sampled Female Micro-entrepreneurs in Adamawa State

		Frequency	Percent	Cumulative Percent
Valid	Below 20	7	7.0	7.0
	21 -- 30	12	12.0	19.0
	31-40	27	27.0	46.0
	41 – 50	37	37.0	83.0
	51 – 60	14	14.0	97.0
	Above 60	3	3.0	100.0
	Total	100	100	

Source: Field Survey, 2026.

Table 1 above demonstrates that the majority of female micro-entrepreneurs are aged 41-50 years (37%). About 27% were aged 31-40 years. The lowest figure was seen among women aged 60 and above, that is, 3% of the sampled women. This indicates that women in this age bracket will choose to give their firms over to younger family members.

Table 2: Educational Qualifications of Respondents

		Frequency	Percent	Cumulative Percent
Valid	Master's Degree	3	3.0	3.0
	Bachelor's Degree	10	10.0	13.0
	Diploma/NCE	19	19.0	32.0
	O-Level Certificate	28	28.0	60.0
	Primary Certificate	40	40.0	100
	Total	100	100	

Source: Field Survey, 2026.

The educational level of the sampled female micro-entrepreneurs (Table 2) reveals that roughly 40% of the respondents are primary school dropouts. Moreover, roughly 28% and 19% of the sampled respondents held O-Level and Diploma/NCE qualifications, respectively. About 10% have a bachelor's degree, whereas only 3% have a master's degree.

Table 3: Marital status of sampled female micro-entrepreneurs

		Frequency	Percent	Cumulative Percent
Valid	Married	82	82.0	82.0
	Widowed	5	5.0	87.0
	Divorced	4	4.0	91.0
	Single	9	9.0	100.0
	Total	100.0	100.0	

Source: Field Survey, 2026.

With respect to the marital position in Table 3 above, roughly 82% of the respondents are married, while about 9% are unmarried. 5% and 4% are widowed and divorced, respectively.

Table 4: Motivating Factors for Female Micro-Entrepreneurs

		Frequency	Percent	Cumulative Percent
Valid	Make money.	29	29.0	29.0
	Improve income.	43	43.0	72.0
	Independence	17	17.0	89.0
	Increase status.	9	9.0	98.0
	Govt. assist.	2	2.0	100.0
	Total	100	100.0	

Source: Field Survey, 2026.

Table 4 above illustrates that around 43% of respondents indicated enhancing their family income as the reason for starting a business, while 29% stated making money. Other female micro-entrepreneurs said that 17% wished autonomy, 9% intended to raise status in society, and only 2% claimed that their motivation was to gain benefits from government-assisted schemes. It is vital to emphasise that the absence of opportunity-based elements, such as market availability and motivating reasons, is essential to understanding the success or failure of organisations. More importantly, it is crucial to understand the elements that encourage female entrepreneurs to establish and launch a firm.

Table 5: Sources of Start-up Capital

		Frequency	Percent	Cumulative Percent
Valid	Owner's fund	67	67.0	67.0
	Relations	22	22.0	89.0
	Co-operatives	11	11.0	100
	Bank/Govt.	0	0.0	
	Others	0	0.0	
	Total	100	100.0	

Source: Field Survey, 2026.

In Table 5 above, friends and family are not left out in aiding female micro-entrepreneurs at the start-up phase. About 89% of the female micro-entrepreneurs exploited this source. Also, the women entrepreneurs used co-operatives, which accounted for just 11%. It is crucial to highlight the non-utilisation of any bank or government-assisted capital initiatives.

Table 6: Problems Associated with the Operation of Female Micro-enterprises.

		Frequency	Percent	Cumulative Percent
Valid	Finance	53	53.0	53.0
	Market Access	19	19.0	72.0
	Information Access	6	6.0	78.0
	Inadequate Skills	13	13.0	91.0
	Technology	9	9.0	100.0
	Total	150	100.0	

Source: Field Survey, 2026.

Table 6: The table above highlights the issues encountered by women micro-entrepreneurs; roughly 53% view financing as the key obstacle restricting the viability of their operations. This finding is comparable to those of Francis *et*

al. (2006) in their study of women in Northern Ireland and Heino (2006) ^[14] addressing micro-enterprise creation in Mexico. The results of this study moreover reveal that market access (19%), access to information (6%), limited skills (13%), and technology (9%) are the challenges limiting the operation of their firms.

Are female micro-entrepreneurs affected by socio-cultural problems?

Table 7: Do socio-cultural factors affect female micro-entrepreneurs in your locality?

Responses	Frequency	Percentage (%)
Strongly Agree	65	0.65
Agree.	30	0.30
Disagree	5	0.05
Total	100	100

Source: Field Survey, 2026.

Table 7 above shows that 65% of respondents strongly believe that socio-cultural variables are among the key concerns and challenges influencing female micro-entrepreneurs in carrying out their entrepreneurial operations. For instance, in the area under investigation, women face a double obligation as both spouses and mothers, and, as such, have restricted opportunity to engage in entrepreneurial activity. This was likewise supported by 30% of the respondents, whereas 5% disagreed.

Does the educational level attained affect female micro-entrepreneurs?

Table 8: Activities of female micro-entrepreneurs are affected by their level of education.

Responses	Frequency	Percentage (%)
Strongly Agree	50	0.50
Agree.	30	0.30
Disagree	20	0.20
Total	100	100

Source: Field Survey, 2026.

Table 8 above demonstrates that education is viewed as light in any community, and the inquiry above tries to evaluate whether women's education is linked to female entrepreneurial aptitude in Adamawa State. 50% of respondents strongly believe that the level of education of female micro-entrepreneurs influences their potential for entrepreneurship. 30% of the respondents thought that when women are educated, they excel more than their uneducated counterparts. In comparison, only 20% disagree that education level does not affect the performance of women entrepreneurs, as primary school dropouts are performing well in their firms.

Do female micro-entrepreneurs have access to credit facilities?

Table 9: Institutions such as microfinance banks, the Bank of Industry, agricultural banks, and cooperative societies support female microentrepreneurs in Adamawa State.

Responses	Frequency	Percentage (%)
Strongly Agree	10	0.10
Agree.	20	0.20
Disagree	70	0.70
Total	100	100

Source: Field Survey, 2026.

Table 9 above reveals that institutions in the state are responsible for providing financing to help company owners establish firms. Based on the research, roughly 70% disagree that such organisations do not provide financial support to female microentrepreneurs in the state. However,

roughly 30% of the respondents claimed that the institutions do support business owners. However, women fail to approach them because of difficulty securing business loans, as well as collateral requirements and complex repayment procedures.

Table 10: ANOVA Statistics for the Hypothesis

Source of Variation	Means	Standard deviation	Degree of freedom	F statistics
Female Micro	2.4	0.8	K= 2, n= 198	F Cal. (2.97) F Tab. (3.8)
Entrepreneurs	2.6	0.8246		
Level of Challenges				

Level of Significance = 0.05

Table 11 presents the computation for the hypothesis guiding the study. The table shows that the F-Cal. (2.97) is less than F-Tab (3.8) at the 0.05 level of significance, with degrees of freedom $k-1 = 2-1 = 1$ and $n-k = 200-2 = 198$. Hence, the calculated value is less than the tabulated value; therefore, we reject the null hypothesis and accept the alternative hypothesis, which states that issues and challenges are limiting the growth of female microentrepreneurs in Adamawa State. This thus corroborates Lorber and Farrell (1991)^[1], who asserted that women entrepreneurs are naturally disadvantaged, which contributes to their inferiority complex and feelings of dependency and, consequently, affects their entrepreneurial growth and success.

Conclusion

Female microentrepreneurs are necessary in supporting and growing the economies of many poor nations, such as Nigeria. The research findings reveal that issues and challenges are impeding the success of female microentrepreneurs in Adamawa State. The women are engaged in diverse types of enterprises, employing mostly self-sourced start-up funding and drawing on other motives. In line with their business objectives, the female micro-entrepreneurs want to gain more economic independence and other social and personal objectives through the ownership and operation of these businesses. However, much has to be done so that they can have some sense of achievement, economic and social empowerment, and expanded beneficial contributions to national development can still be attained. Consequently, the relevant authorities at various levels of government are enjoined to take a holistic approach to the training and orientation of this type of entrepreneurs.

Furthermore, to solve the issues and challenges that are limiting female microentrepreneurs in Adamawa State, governments at all levels must aggressively promote them. In Africa, the socio-economic contributions of female micro-entrepreneurs have not been fully achieved. Thus, this set of entrepreneurs' economic potential has been underutilised. The purpose of this work is to highlight the substantial hurdles female micro entrepreneurs in Adamawa State must overcome. A structured questionnaire was used to obtain information from a purposive sample of 100 female micro-entrepreneurs from three senatorial districts in Adamawa State. Moreover, applicable literature was reviewed to enrich the acquired data. Using the Statistical Package for the Social Sciences (SPSS), the survey data were evaluated with basic descriptive statistics. To determine the F-statistics at the 0.05 level of significance, the hypothesis was calculated using an ANOVA. According

to the computation for the hypothesis, with degrees of freedom $k-1 = 2-1 = 1$ and $n-k = 200-2 = 198$, the F-Cal. (2.97) is less than F-Tab. (3.8) at the 0.05 level of significance. As a result, the computed value is lower than the tabular value; the alternative hypothesis was accepted, and the null hypothesis was rejected, demonstrating the fact that female micro-entrepreneurs in Adamawa State are encountering serious issues and challenges, hence limiting their performances. It is therefore recommended that female micro entrepreneurs should be strengthened through gender specific and women- friendly support programs

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