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EXAMINING THE SOCIO-CULTURAL FACTORS INFLUENCING FEMALE-OWNED ENTERPRISES IN YOLA NORTH OF ADAMAWA STATE

Adetoun Nafeesat Adeola Department of Economics, Modibbo Adama University, Yola

Suleiman Purokayo Gambiyo Department of Economics, Modibbo Adama University, Yola

Sajo Sani Alhaji Department of Economics, Modibbo Adama University, Yola

Nurudeen Babagari Baraya Department of Economics, Modibbo Adama University, Yola

Abstract

This study investigates the factors that influences growth in women-owned enterprises in Yola North, Adamawa State, highlighting various challenges faced by women entrepreneurs, including social norms, lack of social support and attitudes toward women enterprises in yola North. The study utilized mixed-methods approach, primary data was collected through questionnaires administered via mobile application. A multistage sampling technique selected 369 women entrepreneurs from six wards in Yola North. Binary Logistic Regression analysis was employed to evaluate the influence of socio-culture on women enterprises in yola. Results indicate that societal gender norms, *community support and positive attitudes are crucial for the growth of women businesses in Yola. Recommendations include strengthening support networks and promoting adaptive market strategies. These findings underscore the importance of a holistic approach in supporting women entrepreneurs, emphasizing the need for policies community support, and economic infrastructure.*

Keywords: Socio-Cultural, Female-Owned Enterprise, Gender Norms, Community Support

1. Introduction

Small and Medium Enterprises (SMEs) are catalysts for economic growth in Nigeria, playing a critical role in fostering private sector development and partnerships. They are important in ensuring the availability of goods and services, facilitating access to credit, fostering an entrepreneurial culture, and revitalizing the market for second-hand products (Obitayo, 1991). Furthermore, SMEs provide major contributions to employment creation, improving living conditions, stimulating competitiveness, and meeting social and commercial demands. Given the increased recognition of women's contributions to economic success, Murrumba (2011) believes that SMEs are critical to Nigeria's economic advancement, poverty reduction efforts, and the creation of job possibilities. However, the comparatively little role that SMEs have played in employment creation in recent years has prompted significant academic interest in studying the issues they face and prospective growth opportunities.

According to the 2017 Global Enterprises Monitor (GEM) study, Nigeria has the greatest number of female entrepreneurs in the world, with over 41 million Small and Medium Enterprises (SMEs), 40% of which are owned by women. PricewaterhouseCoopers (PwC) data from 2020 show that Nigerian women own 41% of the country's SMEs, with around 23 million female entrepreneurs working in this industry. This puts Nigeria among the top nations globally in terms of entrepreneurship rates. However, the high participation of female entrepreneurs in Nigeria is frequently motivated by necessity, a common tendency in emerging countries with few formal employment opportunities. Necessity-driven entrepreneurs are people who are forced to establish a business because they have no other source of income. The importance of micro firms in promoting economic development, producing revenue, and reducing poverty is well acknowledged (ILO, 2017). Micro firms are particularly important for women since they provide options for self-employment, allowing them to harness their strengths in a flexible, less capital-intensive manner (Wasihun & Paul, 2010).

Despite the large number of female entrepreneurs in the country, there are numerous hurdles and barriers that prevent women from expanding their firms. Many women-owned businesses face difficulties due to issues such as inadequate business skills and expertise, societal and familial restraints, insufficient corporate structures, and limited access to capital, which is frequently identified as a major hurdle. Although the Nigerian government has adopted numerous plans to address some of these issues, there is still a major gap to be addressed, as government efforts alone cannot entirely resolve the problem (TheCable, 2023). The significant level of women's involvement in entrepreneurship in Adamawa State, as found, is primarily driven by necessity, reflecting the adage that "necessity is the mother of invention." However, a pressing issue that requires intervention is the premature demise of many startups. It is estimated that 9 out of 10 startups in the region shrink and fail within three years of inception, highlighting the urgent need for accelerator programs to prevent such premature closures. Countless women entrepreneurs in Yola are not operating at their full potential, largely due to discriminatory practices, low productivity, limited entrepreneurship and leadership skills, and inadequate access to resources. Additional challenges include insufficient training, lack of management experience, information gaps, inadequate infrastructure development, limited strategies for enhancing financial literacy, restricted access to external funding for business sustainability, and inadequate family support (Lucky, 2021).

These constraints cumulatively impede the growth and success of women-owned enterprises in the region, necessitating tailored interventions to promote their development and sustainability. Examining the socio-cultural factors influencing female-owned enterprises in Yola North Adamawa state is without a doubt the major concern that attracts the interest of many scholarly work with a mind to propose long-term solutions to address the challenges of limited entrepreneurship and leadership skills, absence of techniques for enhancing financial education, insufficient management experience, restricted access to external funding for business sustainability, and inadequately doing so, the study aims to reduce the risk of business failure, premature exit, sluggish growth, and low returns on investment for female entrepreneurs in the region.

2. Literature Review

2.1. Conceptual Issues

Concept of Entrepreneurship

Entrepreneurship encompasses the ability and determination of individuals or groups to initiate ventures, with the potential for both success and failure. It requires a willingness to take calculated risks, strong leadership qualities, and a high degree of innovation (Ebiringa, 2012). According to Imafidon (2014), entrepreneurship goes beyond mere business establishment; it is a process wherein individuals identify opportunities, allocate resources, and create value. This value creation often involves addressing unmet needs or seizing opportunities for transformation. Entrepreneurs are viewed as individuals who leverage funding and business acumen to convert innovations into profitable products or services, identifying economic gaps as opportunities and taking action to address them (Obi, *et'al*, 2017).

Small and Medium Scale Enterprises (SME(s))

There is a lack of consensus among scholars regarding the general definition of Small and Medium Enterprises (SMEs) due to variations in economic systems across nations, as noted by Bowler *et al.* (2006) and Phakisa (2009). Different institutions and countries utilize varying criteria to define SMEs, such as asset value, number of employees, and annual turnover (Aremu and Adeyemi, 2011; Ofoegbu *et al.*, 2013; Umar, 1997). The specificity of SME definitions reflects the unique characteristics of each country or region. Similarly, the Nigerian Economic Summit Group (2002) describes SMEs in Nigeria based on the nature and scale of business activities, including roadside artisans, petty merchants, bottled water producers, bakers, and local fabricators. Udechukwu (2003) further clarifies that Nigeria's National Council on Industry defines SMEs based on the number of payroll staff, ranging from 10 to 300 employees. Their definition was aligns with the Small and Medium Industries Equity Investment Scheme (SMIEIS) of 1998, which defines SMEs in Nigeria as businesses with a total capital ranging from at least N1.5 million to not more than N200 million (including working capital but excluding land), and/or having a payroll staff count ranging from at least 10 to not more than 300.

The Role of Small and Medium Scale Enterprise in Economic Development of Nigeria

Marx (2003); Aremu and Adeyemi (2011) underscore the significant role played by Small and Medium Enterprises (SMEs) in the economic development of the country. Their functions have been categorized as follows:

i. Hastening Economic Development: SMEs are crucial drivers of economic development, particularly in Nigeria, where they engage in various businesses and provide services to the masses, thereby enhancing the overall standard of living.
ii. Creation of Employment: SMEs contribute substantially to job creation, employing approximately 50% or more of the workforce in Nigeria. This is especially vital given the high unemployment rate in the country, as SMEs provide opportunities for job seekers and business owners alike.
iii. Increase in Standard of Living: SMEs address the issue of scarce resources in both rural and urban areas by increasing the flow of goods and services, consequently elevating the standard of living for individuals across the economy.
iv. Increase in Revenue: SMEs contribute to government revenue through the payment of taxes and levies, as well as through the remittance of personal income taxes by their employees, thereby bolstering revenue generation for the economy.
v. Use of Local Resources: SMEs play a vital role in harnessing indigenous resources that might otherwise go unused. By utilizing these resources for manufacturing goods and services, SMEs enhance the value of the country's natural resources and industrial potential, contributing to economic growth and sustainability.

Overall, SMEs serve as engines of economic development, driving growth, creating employment opportunities, and harnessing local resources to enhance the standard of living for citizens.

Challenges of Small and Medium Scale Enterprises in Nigeria

Small and Medium Scale Enterprises (SMEs) in Nigeria encounter a multitude of challenges, both financial and non-financial. Financial hurdles include limited access to funding, inadequate resources, and insufficient capital, which hinder business potential and expansion. Difficulties in securing funding arise from various factors such as poor business history, perceived high risks of startups, lack of adequate collateral, poor record-keeping practices, and insufficient knowledge of risk management. Effective record-keeping is essential for business integrity, yet widespread corruption in Nigeria has discouraged many SME owners from maintaining proper records. Additionally, tax evasion among business owners further aggravates the situation (Murrumba, 2011). Poor governance structures also hinder SMEs' ability to obtain funding from banks and other financial institutions. Moreover, the preference among business owners for securing funds through loans rather than equity contributions has deterred investments in SMEs.

Societal Gender Norms

Societal gender norms significantly affect various facets of social and economic life, including entrepreneurship. Gender norms refer to the societal expectations and roles assigned to individuals based on their gender (Ridgeway, 2009). In contexts with stringent gender norms, women often encounter significant barriers to entrepreneurship due to restrictive cultural practices and societal expectations that prioritize domestic responsibilities over professional pursuits (Kabeer, 2012). These norms can restrict women's access to essential resources, networks, and opportunities needed to start and sustain businesses (Brush, de Bruin, and Welter, 2009). Conversely, in societies with more relaxed gender norms, women are more likely to be encouraged to participate in economic activities, resulting in higher rates of female entrepreneurship (Minniti, 2010). Thus, societal gender norms play a pivotal role in determining the degree to which women can engage in entrepreneurial activities. The influence of these norms on women's entrepreneurial intentions and success highlights the need for gender-sensitive policies that promote equality and support women entrepreneurs (Aidis, Welter, Smallbone, & Isakova, 2007).

2.2 Empirical Review

From the empirical front, researchers have made a tremendous effort to examine the link between socio-economic factors affecting female-led entrepreneur and the growth in female-led enterprises. These include; the study conducted by Tlaiss (2014), among United Arab Emirate (UAE), women titled Barriers and Culture of Women Entrepreneurship. In his findings, he concluded that the barriers that women entrepreneurs face in the UAE are compounded with gender-biased, societal and cultural expectations. The findings also demonstrate the role of women's ambition, self-confidence, and agency in negotiating and constructing their entrepreneurial careers through the existing barriers.

Tanusia, Marthandan *et al*. (2016) highlighted that the absence of education and managerial skills serves as a significant obstacle to women's entrepreneurship. Additionally, insufficient entrepreneurial skills hinder women from initiating business ventures. Gayathridevi (2014) further elucidated that women face initial barriers when starting a business, including fear of failure, lack of confidence, influence from spouses, and conflicting roles and responsibilities within the family, all of which can contribute to reduced profitability or a heightened risk of business failure. Moreover, factors such as lack of assets, limited control over accessing capital, and gender discrimination have adverse effects on women's economic empowerment.

According to Ayogu and Agu (2015), women entrepreneurs in Nigeria encounter a multitude of challenges. These include a lack of access to property control, as the legal framework often fails to recognize and enforce women's equal rights to property and ownership. Additionally, women face barriers in accessing and controlling income, with factors such as low earnings, minimal investment opportunities, and reduced profits impeding their ability to save. Other challenges include limited access to information technology, insufficient knowledge about women entrepreneurship, the unique demands of pregnancy and child-rearing, dependence on family, restrictions to family businesses, difficulties accessing necessary funds, religious constraints, and limited involvement of women in decision-making processes.

Adim and Tamunomiebi (2018) emphasize that women entrepreneurs encounter distinct challenges depending on their current life cycle stage, legislative environment, and industry context. Brush (2009) further explains that the entrepreneurial environment is intricately linked with the recognition of opportunities. The ability of women entrepreneurs to identify opportunities is heavily influenced by societal perceptions of their roles. In societies where women's roles are primarily defined by family responsibilities, there is often less societal value attached to women's entrepreneurship. Consequently, women in such societies may face constraints in recognizing and fully exploiting market opportunities. Men, benefiting from their societal positions and work experiences, may have a comparative advantage in recognizing entrepreneurial opportunities.

2.3. Theoretical Literature

Looking at the peculiarity of theories in guiding any research work; we grounded this study to liberal feminist theory. This theory examines the close relationship between gender and socialization. Liberal feminism views women as being disadvantaged compared to men due to both overt discrimination and systemic factors that deprive them of essential resources necessary for making business and economic decisions, such as access to finance, education, and experience (Fisher *et al.*, 1993). Unlike other feminist perspectives, liberal feminists do not advocate for special privileges for women; instead, they advocate for equal treatment for all individuals, regardless of gender (Rosser, 2005). The goal of liberal feminism is to establish a democratic society that ensures every individual has the opportunity to fulfill their potential (Kutanis & Bayraktaroglu, 2003). Carter *et al.* (2020) argue that achieving equal access to resources would lead to the elimination of gender differences in performance. Liberal feminism asserts that women are oppressed in modern society due to unjust discrimination (Alison, 1983). While feminism encompasses various perspectives, it generally revolves around the fundamental idea of the equal worth of men and women (Adichie, 2015; McCann and Kim, 2013). In advocating for women's welfare, education, and healthcare reforms, liberal feminists aim to alleviate the burdens faced by millions of women worldwide. However, despite these efforts, women continue to be perceived as inferior to men, exacerbating the challenges they encounter in business and other domains.

3. Methodology

3.1 Research Design

Quantitative and qualitative research design was adopted for in this study. The design was considered appropriate because it was adequate in achieving the objectives of the study though the analysis of the available data. This survey research focused on the analysis of data obtained from the respondents regarding the tax collection administration practices and tax payer attributes.

3.2 Data and Source

The data used for this study was obtained from a primary source. Primary source of data involves the use of questionnaire survey forms, interview schedule, focused group discussion and personal observation to obtain firsthand information directly from the respondents. This type of data is mostly cross-sectional data. For this study, primary data was obtained from the respondents through the use of questionnaire survey which was administered through the help of a mobile application (kobo collect) by the researcher and trained enumerators from the field. Data privacy, safeguarding and ethical considerations as well as consent of the respondents were ensured.

3.3 Sampling Technique

A Multistage sampling was employed for this study. In the first stage, a purposive sampling was used to select 6 out of the 11 wards in the Local Government Area based on the predominance of SMEs and level of commercial and economic activities in the study area. These wards include: Ajiya, Doubeli, Gwadabawa, Jambutu, Luggere and Nassarawo. The final sampling stage involves the random selection of respondents drawn from a sampling frame of 369 respondents obtained from the Cochran’s formula for sample size determination.

3.3.1 Sample Size

To determine the sample size for the study, Cochran's formula for calculating sample size with an infinite population will be applied. There are over 41 million Small and Medium Enterprises (SMEs) in Nigeria and women constitute 40 per cent of this number (PricewaterhouseCoopers (PwC), 2020). This means that that Nigerian women account for 40% ownership of SMEs in Nigeria with 23 million women entrepreneurs operating within this segment. This statistic will be used in the Cochran’s formula to determine the sample size of the study. This becomes necessary because of the nature of the population of the study and lack of availability of data regarding the population of the study. The sample size was determined based on the estimated using the Cochran’s formula, ensuring statistical validity and precision in the findings as follows: n = $\frac{Z^2\ P\ q}{e^2}$

Where; n = Sample Size, Z = Z-Score (at 95% confidence level = 1.96)

p =Estimated Proportion of an Attribute that is Present in the Population (5%)

q = (1-p), e = Margin for Error (5%), n = $\frac{1.96^2 * 0.4\ (1-0.04)}{0.05^2}$, n = $\frac{3.8416*0.4*0.6}{0.0025}$, n = $\frac{0.921984}{0.0025}$

n = 368.79 ≈ 369, n = 369

Therefore, to achieve a margin of error of 5%, a sample size of approximately 369 (rounded up) was used.

3.3.2 Sampling Frame

The sampling frame which comprise of 369 respondents was used to select the respondents of the study from each ward is as shown in Table 1.

Table 1: Sampling frame for data collection

Selected Wards	Selected Respondents
Ajiya	62
Doubeli	61
Gwadabawa	60
Jambutu	62
Luggere	62
Nassarawo	62
Total	369

Source: Field Survey, (2024)

3.4 Method of Data Analysis

Binary logistic Regression Analysis Multiple regression model was employed to assess the effect of socio-cultural factors and economic factors on the growth of women owned businesses. The multiple regression model was provided to estimates for independent variable, indicating the change in the growth of women owned enterprises associated with a one-unit change in the independent variable. This model is suitable because the outcome of interest is measured on a continuous scale (percentage of growth), and it allows us to estimate the extent of growth while accounting for the potential nonlinear relationship between the independent variables. The Binary logistic Regression model is expressed as;

Pr (BG = 1|SGN, BG, CSN) = F ($\alpha_0 + \alpha_1$SGN+ α_2CSN + α_3ABE)

Let z = $\alpha_0 + \alpha_1$SGN+ α_2BG + α_3ABE $_+ \epsilon_j$

Pr (BG = 1|SGN, BG, CSN) = $\left(\frac{1}{1+e^{-\alpha 0\ +\ \alpha\ 1\mathrm{SGN}+\ \alpha\ 2\mathrm{CSN}\ +\ \alpha\ 3\mathrm{ABE}\ +\ \epsilon\mathrm{j}}}\right)$

Where; BG = Business Growth (Dummy: 1 = Growth and 0 = Decline); SGN = Societal gender norms (1 = Very low - 5 = Very High); CSN = Community support networks (Dummy: 1 = Yes and 0 = No); ABE = Attitudes towards women entrepreneurs (1 = Negative - 5 = Positive)

β_0 = Intercepts or constant term; β_1, β_2, and β_3 are the coefficients of the respective independent variables; ϵ_j = the error term.

Table 2: Coded Values of Variables

Variable	Description	Measurement	Coding/Values
Dependent Variable			
BG	Growth of female-owned enterprises	Dummy	1 = Growth, 0 = Decline
Independent Variables			
SGN	Societal expectations and roles assigned based on gender	Ordinal	1 = Very Low, 2 = Low, 3 = Moderate, 4 = High, 5 = Very High
CSN	Presence of community support networks	Dummy	1 = Yes, 0 = No

ABE	Societal attitudes towards women entrepreneurs	Ordinal	1 = Negative, 2 = Somewhat Negative, 3 = Neutral, 4 = Somewhat Positive, 5 = Positive

Source: Field Survey, (2024)

4. Results and Discussion

Table 3; Logit regression of socio-cultural factors on the growth of women owned Enterprises in Yola North, Adamawa State

Variable	Variable	Log odd	Odds ratio	Marginal effect
SGN	Societal Gender Norms	0.4144***(2.74)	1.5134*** (2.74)	0.0429***(2.83)
CSN	Community Support Network	-0.4683(-1.30)	0.6261(-1.30)	-0.0502(-1.27)
ABE	Attitude towards Business Entrepreneur	0.7145*(1.82)	2.0432*(1.82)	0.0855(1.62)
Constant	Intercept	0.1878(0.31)		
	$LR\chi^2$	9.06		
	Pseudo - R^2	0.0327		
	Hosmer-Lemeshow $\chi^2{}_{(3)}$	4.88		
	Probability > χ^2	0.1811		

Source: Field Survey, (2024) Data Analysis Using Stata 17

From table 3, Societal Gender Norm (SGN) and Attitude Towards Business Entrepreneur (ABE) and business growth are found to be statistically significant. This result is similar to the findings of Tlaiss (2014), among United Arab Emirate (UAE), he found that the barriers that women entrepreneurs face in the UAE were compounded with gender-biased, societal and cultural expectations. The findings also demonstrated the role of women's ambition, self-confidence, and agency in negotiating and constructing their entrepreneurial careers through the existing barriers.

Considering the fact that this study found the marginal effect of Societal Gender Norm (SGN) as statistically significant at 1 percent and positive, we can confirm that the female-led entrepreneur share common challenges with their counterparts United Arab Emirate (UAE). This is because the impact of societal gender norms have positively affects the growth of female-led businesses by 0.0429 percent. Similarly, the marginal effect of Attitude towards business Entrepreneur (ABE) is not significant but its corresponding log-odd and odd ratio are weakly significant at 10 percent and positive. This shows that every positive attitude towards female business entrepreneurs raises the odd ratio of growing business by 2.0432 times. The Hosmer-Hemeshow Chi-square of 4.88 is statistically insignificant as indicated by the corresponding probability of 0.1811 which is greater than any than any of statistical significance. This indicates that the model has a good fit.

5. Conclusion and Recommendations

The growth of women-owned businesses in Yola North, Adamawa State, is significantly influenced by a combination of personal, socio-cultural, and economic factors. Socio-cultural support, Attitude towards business entrepreneurs and societal gender norms are also crucial, suggesting that fostering a supportive social environment can significantly aid women entrepreneurs. Economic factors such as quality and availability of infrastructure play vital roles in enabling business expansion and operational success. However, market stability appears to have a counterintuitive negative effect, which may warrant further investigation to understand the underlying causes. These findings emphasize the multifaceted nature of business growth and the importance of a holistic approach in supporting women entrepreneurs. Policies and programs aimed at improving education and experience, enhancing community support, and providing better economic infrastructure and financial access are likely to be effective in promoting the growth of women-owned enterprises in the region. Based on the findings, here are some recommendations to foster the growth of women-owned businesses in Yola North, Adamawa State:

i. **Enhance Educational and Training Programs**: Develop and expand educational programs and vocational training specifically tailored for women entrepreneurs. These programs should focus on business management, financial literacy, and industry-specific skills. Since education and experience significantly contribute to business growth, providing women with more educational opportunities and practical business training will equip them with the necessary skills to succeed.

ii. **Strengthen Community Support Networks:** Establish and support networks and mentorship programs for women entrepreneurs. Encourage community organizations, NGOs, and local government to create platforms where women can share experiences, resources, and support. Community support and positive attitudes significantly impact business growth. Strong networks can provide women with emotional support, business advice, and opportunities for collaboration.

iii. **Improve Access to Capital:** Facilitate access to financial resources through grants, low-interest loans, and microfinance specifically aimed at women-owned businesses. Partner with financial institutions to create favorable lending conditions for women entrepreneurs. Access to capital is a significant predictor of business growth. Ensuring that women have the financial means to invest in and expand their businesses is crucial for their success.

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