

ANALYSIS OF WOMEN ENTREPRENEURSHIP DEVELOPMENT IN AGRIBUSINESS SECTOR IN BENUE STATE, NIGERIA

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Abstract

This study carried out an assessment of women entrepreneurship development in agribusiness sector in Benue State, Nigeria. It specifically examined women's attitude towards the sector; their level of participation and the impact of participation on agribusiness practices and productivity; socio-economic factors influencing their involvement and constraints faced in agribusiness entrepreneurship in the study area. A multi-stage sampling technique was used to select 120 respondents with a well-structured questionnaire. Descriptive statistics and probit regression model technique were used to analyze the data collected. The study showed that majority of the respondents expressed positive attitude towards agribusiness entrepreneurship. Also, the study showed low participation of respondents in agribusiness entrepreneurship programmes. However, the fewer participated respondents' recorded high improvement in their agribusiness practices. Result of the probit regression analysis revealed that access to loan, government support, household size, level of income, attitude, E.D.Ps, age and constraints were either positively or negatively related to the level of women involvement in agribusiness entrepreneurship at different levels of significance. Women entrepreneurs in agribusiness should be encouraged to create their own jobs and become self-employed since the opportunities of getting employment in either government or in private organization is currently almost declining. Government should embark on realistic entrepreneurial support services in agribusiness sector to stimulate self-employment opportunities for women for their personal survival and national development.

Key words: agribusiness, development, entrepreneurship, women, Nigeria

INTRODUCTION

Women entrepreneurs have been identified as a major force for innovation, job creation and economic growth [10]. Many women are entrepreneurs however; the global effect of woman entrepreneurship is just beginning to gain intensity. The number of women business owners continues to increase steadily worldwide and it is estimated that the sums owned by women account for between 25 and 33% of all businesses [3; 4].

Today, women entrepreneurs are becoming a growing force in various sectors, especially in the informal sector, in the sense of agribusiness sector. Reports around the world also show women's compelling contribution to business and economic activities in their various countries [4]. Many women have taken up business ownership and are exploiting entrepreneurial opportunities as a means of generating an income and

sidestepping the harsh reality and discriminating practices inherent in the corporate sphere. This is because entrepreneurship provides women with unique solutions in overcoming poverty and balancing work and family commitments [15; 7].

In some regions of the world, transformation to a market economy threatens to sharpen gender inequality. Some of these changes are simply the legacy of a gender inequality that exists prior to political and economic returns; other changes reflect a return to traditional norms and value that relegated women to a secondary position. As countries become more democratic and gender inequalities lessen, more productive atmosphere for both sexes is provided [2; 1].

Women's productive activities particularly in industries that empower them economically and enable them to contribute more to overall development, whether they are involved in

small or medium scale production activities, or in the informal sector, in the sense of agribusiness or in the formal sector, are not only a means for economic survival but also have positive social repercussions for the women themselves and the social environment [14].

In many societies, women do not enjoy the same opportunities as men. In many transitional economies, progress has been made in opening doors to education and health protections for women but political and economic opportunities for women entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their business into competitive enterprises and high generating income economic activities [10].

Entrepreneurship is taken to mean a process of creating something different with value by devoting the necessary time and efforts assuming the accompanying, financial, psychological and social risks and receiving the resulting rewards of monetary and personal satisfaction [11]. Entrepreneurship represents an appropriate opportunity for women all over the world, as entrepreneurship respond flexibly to entry, change and innovation. This potential has not yet been realized in an optimal fashion in most developing world. A large number of women work in the informal sector in the sense of agribusiness but their contribution is not included in national accounts [14].

Development of women entrepreneurship in the informal sector in the sense of agribusiness can be seen as one of the necessary conditions for economic growth [12]. Promotion of women entrepreneurship is disappointing in Nigeria and their involvement and role within the wider entrepreneurial setting is constantly undermined [8].

The needs and contribution of women entrepreneurs in the economy seem to be invisible and overlooked. Women entrepreneurs have long been eliminated from the formal sector of the economy especially those in the rural area [9]. As a result of unrelenting and deteriorating economic

conditions, a lot of women have been force to work outside normal status and have therefore ventured in varied economic activities while at the same time continuing to perform their traditional household duties; this situation has social and as well as economic implications [6].

Presently, women entrepreneurship in Nigeria is sub-optimized; women entrepreneurs in the agribusiness sector are faced with variety of constraints ranging from access to market, poor linkages to supportive services, finance, undue competition from larger and established agribusiness units, cultural inhibitions, discrimination of all sort, transportation facilities among others. These problems have reduced remarkably the volume and variety of production and employment possible for women entrepreneurs [13].

Hence the need to address the issue because of the high labour absorption capacity of the sector, so as to stimulate employment opportunities for women for their personal survival and national development.

Objectives of the Study

This study is designed to determine women entrepreneurship development in agribusiness sector in Benue state. Specifically, the objectives are to:

- (i)ascertain the level of participation of women in entrepreneurship development in agribusiness in the study area;
- (ii)determine the extent to which socio economic factors influence the involvement of women in agribusiness entrepreneurship in the study area;
- (iii)identify the constraints faced by women in agribusiness entrepreneurship in the study area.

MATERIALS AND METHODS

This study covered Benue state in the middle belt of Nigeria. The state has Twenty-three (23) Local Government Areas. It shares an international boundary with The Republic of Cameroun to the south east and interstate boundaries with Nasarawa state to the north, Taraba state to the east, Enugu, Ebonyi and Cross-rivers states to the south and Kogi state to west. Its capital is Markudi. Its geographic

coordinates are longitude 7047' and 1000' east and latitude 6025' and 808' north. It has a population of 4,780,389 (2006, census figure), and occupies a landmass of 32518 square kilometre.

Sampling Procedures. A sample size of 120 respondents was selected using a multi-stage sampling technique. First, six (6) Local Government Areas amongst the Twenty-three (23) local government areas in the state were purposively selected based on the three (3) agricultural zones in the study area. Stage two (2) involved the identification and selection of two (2) communities in each of the selected local government areas while stage three involved a random selection of ten (10) respondents from each of the selected communities which gives twenty (20) respondents for each of the selected local government area.

Below is a table showing the sample size selection from the six (6) local government areas based on the three (3) agricultural zones in the study area.

Table 1. Sample size showing the selection of respondents from the three (3) agricultural zones In the study area

S/n	LGAs	Sample size
1	Adikpo	20
2	Gboko	20
3	Otukpo	20
4	Ogbadibo	20
5	Makurdi	20
6	Kastina-ala	20
	Total	120

Source: Field survey data, 2014.

Method of Data Collection. The data for the study were mainly collected from primary source using a well-structured questionnaire.

Method of Data Analysis: Objectives 1 and 3 were analyzed using descriptive statistics such as frequencies, likert-scale and while objective 2 was analysed using probit regression technique.

Model Specification

Objective one (1) was achieved using the mean scores. A five point likert scale questions requiring the respondents to

“Strongly agree” “Agree”, “Undecided”, “Disagreed”, or “Strongly disagree” was designed to reflect the attitude of the respondents towards participating in agribusiness entrepreneurship in the study area. The rating of the five point likert-type scale of the study is given as; Strongly agree=5; Agree=4; Undecided=3; Disagree=2; and Strongly disagree=1. Adding 5,4,3,2 and 1 and dividing by 5 gave a mean score of 3.00. Mean score higher or equal to 3.00 was regarded as possession of a positive attitude towards entrepreneurship in agribusiness, whereas any mean response that is lower than 3.00 was regarded as negative attitude.

Objective two (2) was analyzed using probit regression model. The model is specified in line with [5] as;

$$Y_i^* = \beta_1 X_1 + \dots + \beta_n X_n + e$$

$$Y_i^* = 0 \text{ if } Y_i^* \leq 0$$

$$Y_i^* = 1 \text{ if } Y_i^* > 0$$

$$\text{Thus } Y_i^* = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \dots + \beta_{13} X_{13} + e$$

Where

Y_i^* = An underlying latent variable that indexes the level of involvement.

Y_i = Observable dummy variable that indexes the level of involvement (low=1-5 and high = 6-10)

β_1 = A vector of estimated parameter, that is, ($\beta_1 - \beta_{13}$).

X_i = Individual socio economic characteristics of the respondents;

Where

X_1 = Age of respondent in years.

X_2 = Level of education in years.

X_3 = Years of experience in agribusiness practices.

X_4 = Access to credit facilities (yes=1, no=0)

X_5 = Marital status (married =1 otherwise=0)

X_6 = Government support (Yes=1; No=0).

X_7 = Innovativeness (innovative=1; otherwise=0)

X_8 = Household size in number.

X_9 = Information sources (media=1; otherwise=0)

X_{10} = Level of income of respondents in (N)

X_{11} = Attitude of the respondents to entrepreneurship development in agribusiness

sector (positive attitude =1; otherwise=0)
 X_{12} = Transportation cost (high=1; otherwise=0)
 X_{13} = Effectiveness of entrepreneurship development programmes in agribusiness sector (very effective =1; otherwise=0)
 e = Error term.
 Objective three (3) was achieved using twelve (12) items based on a 3 point likert-type rating scale of high=3, moderate=2 and low = 1.

RESULTS AND DISCUSSIONS

Evaluation of Women’s Attitude Towards Entrepreneurship Development In Agribusiness Sector.

The distribution of the mean scores of respondent’s attitude towards entrepreneurship development in agribusiness sector is presented in Table 2.

Table 2. Distribution of the mean scores of respondent’s attitude towards entrepreneurship development In agribusiness sector

Attitude statements	SA	A	U	D	SD	Mean
Participation in entrepreneurship development programmes is necessary to achieve increased Agribusiness productivity and Income among women.	30(25.00)	60(50.00)	20(16.67)	10 (8.33)	0	3.92*
Participating in entrepreneurship development programmes is a Prerequisite to effective agribusiness growth.	20(16.67)	65(54.17)	15(12.5)	13(10.83)	7(5.83)	3.65*
Entrepreneurship development in agribusiness leads to increase in sales of agribusiness products among women.	75(62.5)	30(25.00)	10(8.33)	5(4.17)	0	4.45*
Entrepreneurship development skills in agribusiness increases the profit level of agribusiness women.	60(50.00)	40(33.33)	20(16.67)	0	0	4.33*
Participation in entrepreneurship development Projects in agribusiness sector enhances household food security.	24(20.00)	54(45.00)	7(5.83)	20(16.67)	15(12.5)	3.43*
Entrepreneurship development in agribusiness Should be restricted only to large scale agribusiness women.	4(3.33)	16(13.33)	10(8.33)	40(16.67)	50(41.67)	2.00
Entrepreneurship development in agribusiness Sector enhances agribusiness output sustainability.	16(13.33)	50(41.67)	24(20.00)	23(19.17)	7(5.83)	3.37*
Involvement of women in entrepreneurship development in agribusiness sector increases government popularity with women in agribusiness.	10(8.33)	40(33.33)	15(12.5)	50(41.67)	5(4.17)	3.00*
Entrepreneurship development in agribusiness sector enhances idea generation among women and helps them create their own jobs.	14(11.67)	64(53.33)	12(10.00)	20(16.67)	10(8.33)	3.43*
Involvement of women in entrepreneurship development projects in agribusiness sector is just for political reasons.	10(8.33)	20(16.67)	25(20.83)	15(12.5)	50(41.67)	2.38
Entrepreneurship development in agribusiness sector enhances women’s access to market and credit facilities.	30(25.00)	45(37.5)	20(16.67)	15(12.5)	10(8.33)	3.58*
Entrepreneurship development in agribusiness sector enhances capacity building among women.	40(33.33)	43(35.83)	22(18.33)	15(12.50)	0(0.0)	3.9*
One do not need entrepreneurial skill to perform better in agribusiness as the traditional knowledge would always surface.	0	20(16.67)	18(15.00)	38(31.67)	44(36.67)	2.11
Overall mean						3.35
Number of respondents						120

Source: Field survey data, 2014 .N/B: Figures in parentheses are percentages.

Table 2 showed that the majority of the respondents expressed positive attitude towards entrepreneurship development in agribusiness sector by accepting ten (10) statements out of thirteen (13) statements bordering on women attitude towards entrepreneurship development in agribusiness sector. These findings showed that majority of the women in the study area have strong positive attitude towards entrepreneurship development in agribusiness sector. In this study, specific issues which elicited the most favourable attitude from the women include “entrepreneurship development

in agribusiness leads to increase in sales of agribusiness products among women with entrepreneurial skill”, “entrepreneurship development skills in agribusiness sector increases the profit level of agribusiness women in the study area”, “participation in entrepreneurship development programmes is necessary to achieve increased agribusiness productivity and income among women”, “entrepreneurship development in agribusiness sector increase the profit level of agribusiness women”, “entrepreneurship development in agribusiness sector enhances capacity building

among women in the study area”, and that “participating in EDP’s is a prerequisite to effective agribusiness development.” These indicate that women in the study area understands the importance of entrepreneurship development in agribusiness sector as one of the surest means of increasing creativity, idea generation and entrepreneurial skills that would give them the ability and increase their willingness to initiate and sustain appropriate actions towards the actualization of business objectives.

This would make the women in the study area to become more relevant and responsive to employment generations and economic development needs and therefore, able to cater for themselves, their household and the nation at large. By having a strong positive attitude towards entrepreneurship development in agribusiness sector, as shown by the overall mean score of ($x = 3.35$), women in agribusiness sector in the study area would become more innovative and to think and act in an entrepreneurial way. This is vital in other to sustain the growth and relevance of the agribusiness sector.

Level of Participation of Women in Entrepreneurship Development programmes(EDP’S) And its Impact on Agribusiness Practices And Productivity.

The results of the distribution of the respondents based on level of participation and level of impact of participation in EDP’s on agribusiness practices and productivity are presented in tables 3 and 4 respectively;

Level of Participation Of Women In Entrepreneurship Development Programmes

Distribution of the respondents based on level of participation in EDP’s.

Table 3. Level of participation of women In entrepreneurship development projects

Level of participation	Frequency	Percentage
Low level of participation	70	58.33
High level of participation	50	41.67
Total	120	100

Source: Field survey data, 2014 .

Table 3 showed that majority (58.33%) of the

women in the study area recorded low level of participation in EDP’S in agribusiness sector while fewer (41.67%) of the women recorded high level of participation in EDP’s.

This implies that majority of the women do not participate in EDP’s .This would impact negatively on the entrepreneurial skills and innovativeness of women especially for those in the agribusiness sector. Apart from offering women the ability to identify new business opportunities in agribusiness sector and harnessing the necessary resources to be used in the new business opportunities identified, the use of EDP’s in agribusiness sector as one of the means of empowering women to be more involved in the economic development of the study area.

Table 4. Level of impact of participation in entrepreneurship development programmes on agribusiness practices and productivity

Level of impact	Frequency	Percentage
High improvement	44	88.0
Low improvement	5	10.00
No improvement	1	2.00
Total	50	100.0

Source: Field survey data, 2014.

Table 4. showed that majority (88%) of the women who participated in entrepreneurship development programmes in agribusiness sector in the study area recorded high improvement in their agribusiness practices and productivity, while only (10%) of them recorded low improvement. However, fewest (2%) of the women who participated in one form of entrepreneurship development programmes or another did not record any significant improvement in their agribusiness activities and productivity. This implies that participation in entrepreneurship development programmes in agribusiness sector by women impacted highly on their agribusiness practices and productivity. An increase in agribusiness productivity would translate into higher income for the women in agribusiness sector.

Socio economic factors influencing the involvement of women in entrepreneurship development in agribusiness sector. The result of the probit regression model analysis determining the socio economic factors that influenced the level of involvement of women

in entrepreneurship development in agribusiness sector is presented below.

Table 5. Probit model estimates of socio economic factors influencing the level of involvement of women in entrepreneurship development in agribusiness sector

Variables	Coefficient	Standard error of mean	t-value
Intercept	1.1411	0.3383	3.373***
Age of respondents	-0.3619	0.1640	-2.206**
Level of Education	-0.2188	0.6880	-0.318
Experience	0.1430	0.5069	0.282
Access to loan	0.2680	0.0996	2.690**
Marital status	-0.0030	0.0020	-1.414
Governmental support	0.0410	0.0140	2.991***
Innovative use	0.0860	0.0540	1.584
Household size	0.5011	0.0761	6.621***
Information sources	0.0190	0.0280	0.667
Income	0.2810	0.0740	3.793***
Attitude	0.2399	0.1097	2.188**
Transport cost	-0.2375	0.0735	-3.230***
Effectiveness of EDA	0.2710	0.0990	2.726***
Chi-square	1406.023***		
Df	96		

Source: Field survey, 2014

*Coefficient is statistically significant at 10% level of significant

** Coefficient is statistically significant at 5% level of significant

*** Coefficient is statistically significant at 1% level of significant

The result in Table 5. showed a chi-square value of 1406.023 which is significant at 1% level, showing goodness-of-fit of the model for the analysis. Age of respondents, access to loan, government support, household size, income level of the respondents, attitude of the respondents towards entrepreneurship development in agribusiness sector and constraints to participation in entrepreneurship development in agribusiness were the significant socio-economic factors that influenced women participation in entrepreneurship development in agribusiness sector.

Age of respondents was significant and negatively related to level of involvement of women in entrepreneurship development in agribusiness sector at 5% level of significant. This implies that increase in the age of the respondents leads to no involvement of women in entrepreneurship development in agribusiness sector. Increase in age reduced the ability of women to do manual work effectively and at a long time. Therefore, the involvement of women in entrepreneurship development in agribusiness sector reduces with increase in age of the respondents.

Access to loan was positively related to women involvement in entrepreneurship development in agribusiness sector at 5% level of significance. This implies that involvement of women in entrepreneurship development in

agribusiness sector increases as they have increased access to loan. Access to loan will enable women to purchase better production, processing and distribution inputs they required in their agribusiness activities as well as adopt better technologies that would increase their productivity and output.

Government support of women in entrepreneurship development in agribusiness sector was positively related to the level of involvement of women in entrepreneurship development in agribusiness sector at 1% level of significance. This implies that continuous support of women in entrepreneurship development in agribusiness sector by government increases the level of involvement of women in entrepreneurship development in agribusiness.

Household size of the respondents was positively related to level of involvement of women in entrepreneurship development in agribusiness sector at 1% level of significance. This implies that level of involvement of women in entrepreneurship development in agribusiness increased with increase in household size. Increase in the number of people living in a household increases the pressure on women to cater for such a large family size and as such, would involve more in entrepreneurship development in agribusiness sector.

Income level of the respondents was positively

related to the level of involvement of women in entrepreneurship development in agribusiness sector at 1% level of significance. This implies that the level of involvement of women in entrepreneurship development in agribusiness sector increased with increase in the income level of the respondents.

Attitude of the women in entrepreneurship development in agribusiness sector was positively related to the level of involvement of women in entrepreneurship development in agribusiness sector at 5% level of significance. This implies that the level of involvement of women in entrepreneurship development in agribusiness sector increased with the women having a positive attitude towards entrepreneurship development in agribusiness sector and vice versa.

Constraints to participation in entrepreneurship development in agribusiness sector was negatively related to the level of involvement of women in entrepreneurship development in agribusiness sector at 1% level of significance. This implies that the involvement of women in entrepreneurship development in agribusiness sector increases with decrease in those factors that constrained women participation in entrepreneurship development in agribusiness sector.

Effectiveness of entrepreneurship development in agribusiness sector was positively related to

the level of women in entrepreneurship development in agribusiness sector at 1% level of significance. This implies that the level of involvement of women in entrepreneurship development in agribusiness sector increased with increase in the effectiveness of entrepreneurship development in agribusiness sector as perceived by the women.

Constraints to women in entrepreneurship development in agribusiness sector. The distribution of the constraints faced by the respondents in entrepreneurship development in agribusiness sector is presented in Table 6. The most severe constraints faced by women in entrepreneurship development in agribusiness sector are lack of resources (83.33%), poor government policies on the development of women entrepreneurship in agribusiness sector (75.00%), ineffectiveness of the better life for rural women programmes (66.67%), lack of access to credit facilities (62.5%), cultural indifference (58.33%), lack of awareness of the existence of agribusiness entrepreneurship development programmes (54.17%), lack of access to market facilities (50.00%) and lack of technical knowledge (50.00%). These are essential support services needed by existing and new entrants to agribusiness sector in the study area.

Table 6. Distribution of the constraints faced by the respondents in entrepreneurship development in agribusiness sector

Constraints	High	Moderate	Low
Lack of awareness of the existence of such entrepreneurship development programmes in agribusiness sector.	65 (54.17)	30 (25.00)	25 (20.83)
Lack of access to credit facilities	75 (62.50)	45 (37.50)	0 (0.0)
Lack of access of market facilities	60 (50.00)	40 (33.33)	20 (16.67)
Cultural indifference	70 (58.33)	0 (0.0)	50 (41.67)
Poor government policies on development of women entrepreneurship in agribusiness	90 (75.00)	20 (16.67)	10 (8.33)
Ineffectiveness of the better life for rural women programme (BLRWP)	80 (66.67)	30 (25.00)	10 (8.33)
Lack of resources	100 (83.33)	15 (12.5)	5 (4.17)
Lack of technical knowledge	60 (50.00)	40 (33.33)	20 (16.67)
Poor level of education to cope with the technical skills required by the programmes	20 (16.67)	70 (58.33)	30 (25.00)
Undue competition from large and established agribusiness units	13 (10.83)	73 (60.83)	15 (12.5)
Lack of interest to any entrepreneurship development programmes in agribusiness sector.	40 (33.33)	60 (50.00)	20 (16.67)

Source: Field Survey data, 2014. N/B: Figures in parentheses are percentages.

CONCLUSIONS

Women feel powerless to change their lives; entrepreneurship in agribusiness represents a strong, vibrant and viable economic alternative. It is therefore concluded that, women entrepreneurs in agribusiness should be encouraged to create their own jobs and become self-employed since the opportunities of getting employment in either government or in private organization is currently almost declining. This is possible only if barriers of women entrepreneurs are solved. Thus, Efforts of both government and non-governmental agencies is required in making information on entrepreneurship development and participation in agribusiness sector to get to the entire women agribusiness entrepreneurs through various means that is complimentary with the level of education of the women as this will increase the number of women that will participate in the programmes and become self-employed.

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