

***WOMEN-OWNED SMALL SCALE BUSINEESSES; A TOOL FOR ACHIEVING
THE MDGs IN VANDEIKYA LOCAL GOVERNMENT AREA OF BENUE STATE***

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Abstract

This research examines the impact of small scale businesses on poverty reduction as a way toward achieving the Millenium Development Goals in Vandeikya Local Government Area. The study focuses on those businesses owned by women and the impact of the income earned by women from these businesses on poverty reduction in Vandeikya Local Government Area of Benue State. Primary data were collected from structured questionnaires administered on a sample of 270 women who own small scale businesses in Vandeikya Local Government Area. The data were analyzed using descriptive statistics and Logit regression Model. Results from the study showed that women-owned small scale businesses have a significant impact on poverty reduction in the study area but that the impact is not as expected. The study recommends that government should provide access to credit facilities for women and should provide vocational and skill training for the women, their husbands and members of the public should provide support to women, women should develop a savings culture among others.

KEY WORDS: *Women-owned Small Scale Businesses, Million Development Goals, Vandeikya Local Government.*

1. INTRODUCTION

Poverty is a problematic issue which has a negative effect on people in various ways. According to Ajala, Fakoya and Ajala (2003), the phenomenon is common in various parts of the

world but is more pronounced in developing countries of the world. According to Satya (2002), about 2.8 billion people live in absolute poverty. The World Bank report (2009) also confirmed this same fraction of the world population to be living below the poverty line. Alegieuno and Attah (2005) noted that, the area that is hardest hits is countries in Sub-Saharan Africa and South Asia. According to Faiola (2008), not less than 50 percent of African population still lives below the poverty line. In Nigeria, the Nation-Master (2008) reported that about 70% of the population is poor. The incidence of poverty in Nigeria became alarming in 2010 when the Millennium Development Goal (MDG) report for the year suggested that more than 50% of Nigerians lives in chronic poverty. The recent poverty profile report of the NBS for 2010 corroborated this position. Thus, poverty reduction presupposes the development of every economy.

In view of the above, alleviating poverty has become the most important goal of human development. Indeed, it is now widely believed that development must be about improvement of human well being, removal of hunger, disease and promotion of productive employment for all. A nation's first goal must be to end poverty and satisfy the priority needs for all its citizenry in a way that will not jeopardize the opportunity for the future generations to attain the same objective (Ibeh, 2007). It is because of this fact that the United Nations in 2000 made eradicating poverty the first of the Millennium Development Goals. Thus, poverty reduction was to be adopted as an overarching goal by every major international and bilateral development agency and as a basis of development co-operation (Kabeer, 2003).

Faced with the problem of poverty in the country, past governments in Nigeria have taken different measures to curtail the impact of poverty on the people. Some of the programmes meant to alleviate poverty are: the Family Economic Advancement Programme (FEAD),

Directorate of Foods, Roads and Rural Infrastructure (DFRRI); The National Directorate of Employment (NDE); The People's Bank; The Better Life Programme (BLP); The Family Support Programme (FSP); among others. It is worrisome however, to note that in spite of all these laudable programmes, the incidence of poverty has continued to be on the increase. For instance, The National Bureau of Statistics (NBS) report of 2011 showed that, incidence of poverty in Nigeria worsened between 2004 and 2010. The report indicates that the number of Nigerians living below poverty line rose from 68.7m to 112.5m (63.7% rises in poverty incidence) during the period. According to Abdullahi (2001), the rural population and mostly women are more affected by this incidence of poverty.

Due to this situation, many families in Nigeria now get involve in small scale business to ameliorate this intractable problem. According to Oluwole (2003), it became necessary for women to leave their traditional role as kitchen executive and get themselves in small scale businesses to complement their families' income. According to Ajala et al (2003), more women than men have gotten themselves involved in small scale businesses since 1980s. International Labour Organization (2003) observed that, the reason for women continuous involvement in small scale businesses are: their limited access to paid jobs; their limited access to land for farming and their limited access to capital used in establishing large business organizations as compared to men. Ajala et al (2003) noted that, women have made a significant impact in the area of self-employment in petty trading and moving of informal business ventures. Such ventures include self employed trading, hairdressing, dress making, operating bars, laundry activities, fetching water for sale, road side food selling and various other small and very few medium scale business activities. They venture into all these activities to generate income for their households and hence contribute to the welfare of their families.

In Benue State in general and Vandeikya in particular, it is observed that, there is a growing number of women involvement in these small scale businesses. Reports by National Association of Small Scale Industrialists (NASSI) and Benue Chambers of Commerce, Industry, Mines and Agriculture (BESCIMA) on entrepreneur activities in Benue State in 2003 showed that, women are involved in small businesses such as, Tailoring; Restaurants; beer Parlours; Food preparation in the areas of meat pies, zobo, kunu, brukutu, ice cream, garri, and yam flour; Hair dressing; etc. The reasons for their involvement are not other than complementing the family's income generation and to be self-employed (Ochugudu, 2003). Thus, a result oriented poverty reduction programme towards the achievement of the Millenium Development Goals in Benue state should embrace this sector of the economy.

Indeed, women involvement in small scale businesses in Benue State in general and Vandeikya Local Government in particular has grown significantly as a result of women's limited access to land for agricultural purposes, lack of capital for other businesses, lack of access to paid jobs etc. In spite of this significant involvement in small scale businesses by women, research studies have not given attention to the extent of the impact of this sector on poverty reduction in the study area and Benue State at large. More so, policy makers and programme have given more attention to the idea of man breadwinner and have neglected the importance of women's breadwinning role as noted by MDG, (2009).

This study is therefore set to assess the impact of small scale businesses owned by women on household poverty reduction in Benue State taking Vandeikya local government area of Benue State as a case study. The hypothesis tested in the study is that women involvements in small scale businesses do not have a significant impact on household poverty

reduction in Vandeikya Local Government. The paper is divided into five sections. After the introductory section; section II presents brief literature review; section III covers the methodology of the study; section IV contains the results and discussions and section V presents the conclusion and recommendations of the study.

2. LITERATURE REVIEW

The concept of small scale business and poverty reduction are clarified in this section. In addition, the theoretical framework as well as the core empirical works is presented.

2.1 Concept of Small Scale Business

A small scale business can be said to be one that requires a small amount of capital to establish it. This kind of businesses usually have a small number of employees or in most cases are personally handled by the owner, and are referred to as micro-businesses (this is the term used by international organizations such as the World Bank and the International Finance Corporations. The term “mini businesses” or “bob businesses” is a common colloquial expression for a single family operated business with few or no employees other than them). These kinds of businesses are common in many countries depending on the economic system in operation. Example of these businesses are, hawking, street retailing, small shop, market place etc. (Wikianswers 2010).

According to Longenecker (2008), a small scale business is privately owned and operated, with a small number of employees and relatively low volume of sales. Small businesses are normally privately owned corporations, partnerships or sole proprietorships. The legal definition of “small” varies by country and by industry. In the United States, the small Business

Administration establishes small business size standards on an industry-by-industry basis, but generally specifies a Small business as having fewer than 100 employees. In the European Union, a small business generally has fewer than 50 employees. However, in Australia, a small business is defined by the Fair Work Act 2009 as one with fewer than 15 employees. By comparison, a medium sized business or mid-sized business has fewer than 500 employees in the US, 250 in European Union and fewer than 200 in Australia (Longenecker 2008).

In addition to number of employees, other methods used to clarify small companies include annual sales, (turnover), value of assets and net profit (balance sheet). These criteria are followed by the European Union, for instance, (head count, turnover and balance sheet totals). Small scale businesses are common in many countries, depending on the economic system in operation. Typical examples include: convenience stores, other small shops, hairdressers, tradesmen, lawyers, accountants, restaurants, guest houses, photocopiers, small-scale manufacturing etc (Longenecker 2008).

In Nigeria, the Federal Government's new National Industries Policy defines small scale business as those with a total investment of between N100.00 and N200.00 exclusive of land but including working capital. In 1989, budget speech by President Ibrahim Babangida, a small business was defined as "any business requiring not more than N100.00 in capital excluding land". National Directorate of Employment (NDE) defines small scale business as "An establishment with capital investment as low as N5, 000.00 and employing as few as 3 persons (Iornem, 1992). These definitions were revised by the National Council of Industries at its 13th meeting (NCI-13) which was held in Makurdi, Benue State, as a business with total cost

(including capital) not exceeding N1m with total employees of not more than ten (Obitayo 2001).

Despite the differences in the definition of small scale business however, all these definitions share the same idea that small scale businesses are generally low in terms of numbers of persons employed, investment, financial strength relative to size and sale volume. As such any business operated by a family with capital less than 1 million naira and with no or less than 10 employees is taken as a working definition of small scale business in this paper.

2.2 Concept of Poverty

Poverty is a complex, multidimensional and hydra-headed malaise that has existed from time immemorial and has affected several facets of lives in Nigeria. It has been defined differently from various perspectives. It is a deadly socio-economic phenomenon that manifests in a people's inability to acquire the basic necessities of life (such as food, clothing and shelter) needed for decent living (Odion 2009).

According to Sen (1985), poverty is the deprivation of basic capabilities rather than lowness of income as indicated by World Bank which defined poverty as a situation when people are living on less than \$1 per day. It has also been described as a state of being poor or being unable to have the basic necessities of life (Akinbode, 2003).

Obo and Abua (2008) described poverty in whatever form it may manifest as a condition that signifies a state of complete deprivation, want and inadequacy. To Aluko (1995), poverty means inadequate level of consumption, giving rise to insufficient food, clothing and shelter. This essentially infers to a state of lack.

Imran, Shahnawaz and Abo (2009) looked at poverty as: (i) lack of means in relation to needs, that is, absolute poverty and (ii) lack of means in relation to the means of others, that is, inequality or relative poverty. The World Bank (1990) defines poverty as “the inability to attain a minimum standard of living. Later, the World Bank (2000) defines poverty as lack of command over commodities or as a severe constriction of the choice set over commodities, leading to pronounced deprivation in well being or welfare. This definition is much broader and extends beyond food and non food items to include key assets and social determinants of human development. Within this research, the concept of poverty is taken as defined by Imran et al (2009), that poverty is the lack of means in relation to basic needs.

2.3 Theoretical and Empirical Framework

The need to tremendously fight poverty is embedded in the theory of the vicious circle of poverty propounded by Ragnar Nurkse (1953). According to the vicious circle of poverty, poverty is a serious human problem that is self perpetrating which if not properly handled; it will be inter-generational (Jhingan, 2007). Since Benue State is also in this state of poverty, efforts are needed to be made to alleviate poverty. For Benue State in general and Vandeikya Local Government in particular, any result oriented poverty alleviation policy ought to be focus on small scale businesses. However, according to the Social Exclusion theory, everybody irrespective of gender, age, race, religion, ethnicity, location, occupation and social hierarchy must be involve in poverty alleviation projects (Ritzer 1986). Therefore, a result oriented poverty policy should have a focus on women.

The social exclusion theory is supported by the theory of liberal feminism. According to the theory, the society is divided into the private and public sphere. It argued that societal values

are found only in the public sphere. However, these values cannot be achieved except both men and women are found at the public sphere (MDG 2009). Small scale businesses are found at the public sphere and poverty alleviation is value that is essential to every society most especially the developing world which Nigeria is one of. This argument crowns the essence of women participation in small scale businesses.

Empirical studies have also shown that income from small scale businesses owned by women have significant impact on household poverty level. One of such studies was conducted by Ajala et al (2003), to examine the economic utilization of women's small scale businesses activities towards poverty reduction in Ibadan North-East Local Government Area of Oyo State. The study which used primary data revealed that marital status and education are most significantly related factors to poverty status of women that small scale business activities.

To quantify the effect of women's income on household poverty, Holger (2009), took a study on the contribution of female non-farm income to poverty reduction in Tanzania. Results from the study revealed that females off-farm activities are rather a survival strategy than a means to achieved sustainable welfare increases in the long run. The study concluded that the often cited conclusion that off-farm employment leads to poverty reduction may be unrealistic except factors such as illiteracy among women, household work-load, cultural factors, limited access to markets, limited enabling environment, etc are overcome.

Ibro, Filton and Deboer (2006) conducted a study on the factors affecting the success for women entrepreneurs in West Africa. The study revealed that women-owned small scale businesses are very important economic activities. The study thus concluded that the adoption of new technology by women has the potential of making a positive change for their businesses. In

the same vein, studies by Yeshiareg (2009), and ILO (2003), revealed that women entrepreneurial activities are significant in terms of reducing household vulnerability to poverty.

3. METHODOLOGY

The study was carried out in Vandeikya Local Government Area of Benue State. Women owned businesses studied include: petty provision trade; sale of pure water and soft drinks; sale of fried kosai/beans/yam; sales of food/canteen; catering services; braiding of hair; sales of recharge cards; food processing, i.e. making of zobo, kunu, burutu etc; hair dressing; weaving of clothes; sewing and dress making; cosmetics shops and sales of beer. The study was design to cover the twelve council wards of the entire local government. One major town where small scale business activities take place was selected. A stratified random sampling technique was use to select 270 respondents in the study area. Questionnaire instruments of collecting data were adopted. Out of the 270 questionnaires administered, only 228 were returned. Therefore the presentation and analysis of data was base on the 228 returned questionnaire. Data were analysed using the logit regression model.

The logit regression model was used to determine the correlates of poverty of small scale business women in the study area. The logit regression analysis was used to analyse the determinants of poverty. In the model, the endogenous variable is a dichotomous or dummy variable with 1 representing the household as poor and 0 if the household is not poor (Imran et al 2009).

This approach is in line with Allen and Thompson (1990), Appleton (1996) and Ramakrishma and Demeke (2002). The parameters of the model are estimated by the maximum

expedu = Impact of the business on children education (equal to total annual expenditure on education).

expfd= Expenditure on food(equal to the amount of money spent on food in the day).

fdgfreq = Food consumption (equal to 1 if the family meet three square meal and 0 if the family does not).

hltfac = Access to health (equal to 1 if the family have access to health and 0 if the family does not).

capbase = Business size (equal to the business capital base).

hhhed = household head (equal to 1 if headed by a women and 0 if headed by a man).

clthslf = self clothing (equal to 1 if the woman buy cloth from income earned from involvement in small scale businesses and 0 if otherwise).

4.0 RESULTS OF LOGIT REGRESSION ANALYSIS

The results from the estimated model is presented below

Table 2: Results of Logit Regression Analysis

VARIABLE	B	S.E	SIG	EXP
Constant	-21.805	1.194	0.999	1.000
Expedu	0.001	0.000	0.147	1.000
Expfd	0.001	0.001	0.857	1.000
Fdfreg	-0.838	0.677	0.028**	0.433
Hltfac	-0.908	0.421	0.002*	0.268
Capbase	-0.004	0.002	0.001*	1.000
hhhed	0.010	0.389	0.900	1.010
Clthslf	0.389	0.653	0.063***	1.476
Chi-square	3.668			0.000
Nagelkerke R ²	0.513			

Note: * means the parameter is significant at 1%, ** means the parameter is significant at 5%, *** means the parameter is significant at 10%

The estimated logic regression equation becomes

$$POVSTAT = -21.805 + 0.0001Expedu + 0.001expfd - 0.838fdgfreq - 1.318hltfac - 0.004capbase + 0.010hhhrd + 0.389clthsf.$$

From the result, three of the exogenous variables namely feeding frequency in a day, access to health facilities and capital base had negative estimated coefficients which are -0.838, -0.908 and -0.004 respectively. The other variables such as expenditure on education, expenditure on food, household head and clothing were estimated positive at 0.001, 0.001, 0.010 and 0.389 respectively. Except for result of result on household head, the rest of the result conforms to a priori expectations in this paper.

The result also shows that food frequency, access to health care facilities, capital base are significant at 5 percent, 1 percent and 10 percent respectively. The negative sign of the variables indicate that the higher the value of the variables, the higher the likelihood that poverty will reduce. In other words, the higher the variables, the lower the probability that poverty will increase. That is to say that, the variables has negative relationship with poverty status. The positive value of the parameters on the other hand implies that a higher value tend to increase poverty status of the households.

The regression result shows that expenditure on education has a positive value of 0.001 and is statistically insignificant. This result agrees with the expectation that the increase in expenditure on education increases the probability of been poor. This can be explained by the high dependency ratio in the families which limit the business women's capacity to reinvest their profit to expand the businesses. The inability to expand business size limit the household capacity the improve welfare.

The result also shows that the value of expenditure on food is positive (0.001) but statistically insignificant. This implies that the higher expenditure on food from the business

income will take away the capital base and profit that would have been reinvested for business expansion of the business size. This result also conforms to the a priori expectation.

The value for food frequency was negative (-0.838) and statistically significant at 5% level. This result also conforms to a priori expectation. This implies that the ability to meet three square meals in a day increase the probability of reducing poverty of the households. The value of access to health facilities was also negative (-1.318) and statistically significant at 1% level of significant. This result also conform to the expected influence of access to health care facilities on business performance hence reduction in poverty. As access to health care facilities improves the health of small scale business women improve, leading to improve in physical and mental ability to manage the business. The improvement in management of the business lead to increase in the profitability of business, thus, increases the probability that poverty will reduce.

The result for capital base of the business was also negative and statically significant at 1% level of significant. The result is in agreement with the a priori expectation of a negative relationship between capital base and poverty status. This is because increases in involvement with considerable capital will increase profit. This will increase access to food, good shelter, improved health, clothing and education, thus implying a reduction in poverty status of the households.

The value of the household head is positive (0.010) and statistically insignificant. This result agrees with the a priori expectation that the household headed by female are tended to be poorer than the household headed by males.

The result for self-clothing is positive and statistically significant. This result however does not agree with the a priori expectation. It was expected that, if women can clothe themselves from the income they get from small scale businesses, the income of their husband which should have been for the same purpose will be channeled into other family needs and thus improving family welfare. The result obtained here may probably imply that, women in Vandeikya local government spend so much on buying cloths. This reduces capital and profits to be reinvested into the business thus reducing the probability of reducing poverty.

The Nagelkerke R-square (R^2) is 0.513 meaning that about 51% of the sample variations in the poverty status of household is explained by the independent variables leaving 49% unexplained. The remaining 49% is assumed to be explained by the variables not built in the model.

Also, the chi-square statistic (X^2) is 3.668 and is significant at less than 1% level of significance. The significance of the chi-square statistics is an indication that the estimated model performed well. Therefore, we will reject the null hypothesis and accept the alternative hypothesis that women owned small scale business has a significant impact on poverty reduction in Vandeikya Local Government area of Benue State

More so, the result also shows that constant has a negative sign of -21.805 and this conform to the a priori expectation. The negative relationship between the constant value and poverty status is an indication that holding other variables constant, involvement of women in small scale businesses has the prospects of reducing household poverty.

5. CONCLUSION AND RECOMMENDATIONS

The research has shown a significant impact of small scale businesses owned by women on poverty reduction. This is an indication that women have a lot to contribute to poverty reduction efforts. Small scale businesses are one of the most common economic activities towards poverty reduction engaged in by both men and women. As Ajala et al (2003), argued, women have gotten engaged in this sector more than men. The major reasons are to support their husbands in improving families' welfare. Though it has been shown that the extent of the significance of the impact of these women-owned small scale businesses on poverty reduction is low as confirmed by the significance of the associated chi-square., it is clear that these businesses have great prospects of improving on the significance, if government and private individuals cooperate in tackling the problems that are faced by women. This can be done through: giving skill acquisition training to women on business management know-how by the government; increasing women access to credit facilities by the government; giving of subsidies and tax relief/exemption; recognition of the need to save by the business women; and giving women the support and encouragement to carry out these businesses by their husbands and members of the public. Improving this sector will therefore contribute greatly to the achievement of the goal 1 of the Millenium Development Goals.

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