

Women Participation in Agro-allied Small and Medium Scale Enterprise and Its Impact on Poverty Alleviation in Oyo State Nigeria

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Abstract: This study examined the impact of women participation in agro-allied small and medium scale enterprises (SME) on poverty alleviation. Data were collected using the multistage sampling technique from 119 respondents in the study area made up of 59 participants and 60 non-participants. Data generated were analysed using descriptive statistics, FGT – weighted poverty measures and Probit regression analysis. Results from the study showed that the non-participants have the highest poverty level (51%), while the participants have poverty level of (17%) and the non-participants contribute greatly to whole group poverty. The estimated probit regression analysis showed that marital status, household size and women status in the family are poverty enhancing while educational status participation in Small and Medium Enterprises, income and monogamous family type are poverty reducing. Hence participation in agro-allied Small and Medium Enterprises is antidote to reducing poverty among women.

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1. Introduction

Poverty in Nigeria has been described as “widespread and severe” (World Bank, 1996). In spite of the country’s vast resources it is known with low GDP per capita, high unemployment rate, low industrial utilization capacity, high birth rate and agricultural dependent (Jhingan, 2005). Poverty is basically a situation of deprivation experienced by human beings. Burkey (1993) defined poverty in terms of the absence of basic needs which includes clean air and water, adequate food and balanced diet, emotional and physical security and culturally and climatically, appropriate clothing and shelter. Poverty is often described as a threat to economic and social

stability and is defined as a condition of being in want of something. It is also characterized by malnutrition, illiteracy, disease, high infant mortality and low life expectancy at birth. Poverty is not only a state of existence but also a process with many dimensions and complexities (Khan, 2000). Table 1 shows the trends in poverty level in Nigeria between 1980 and 1996. The incidence of poverty increased sharply both between 1980 and 1985 and between 1992 and 1996. The 27.2% for 1980 translated to 17.7 million persons whereas there were 34.7 million poor persons in 1985. As at 1996, two out of every three Nigerians were below the poverty line (Yusuf, 2002).

Table 1: Trends in poverty level: 1980-1996 (in %)

Year	Poverty Level (%)	Estimated population (million)	Population in poverty (million)
1980	28.1	65	18.3
1985	46.3	75	34.7
1992	42.7	91.5	39.1
1996	65.6	102.3	67.1

Source: FOS, 1999

In an attempt to deal with the problem of poverty through poverty alleviation programme in an agrarian country like Nigeria, knowledge of poverty profile is essential. It has been empirically established that low productivity in agriculture is the cause of high incidence of poverty in Nigeria (World bank, 1996).

This is obvious as agriculture is the mainstay of Nigeria’s economy contributing about 42% to total GDP and employing about 77% of the working population. It therefore imperative that any policy measure aimed at alleviating poverty must take agriculture and rural development into consideration.

The Federal Office Statistic/World Bank in their analysis of the poverty trend in Nigeria noted that poor families are in higher proportion in farming household that are mainly in the rural areas (Adeolu & Taiwo, 2004). Poverty has been described to have a predominant 'female face' in both developing and industrialized countries (Odejide, 1997). Neo Leen (1996) reports that more than 564 million women live in absolute poverty and revealed the following about the state of women in the world.

1. Women own ten percent of the world poverty and hold one percent of chief executive position worldwide.
2. Women comprise two-thirds of people who cannot read or write.
3. Women are 70 percent of the world's absolute poor.
4. Women and children comprise 75 percent of the displaced people in ecologically fragile zones.

Women are regarded as the world's poor because the majority of the 1.5 billion people living on 1 dollar a day or less are women and earn an average slightly more than 50 percent of what men earn (UNDP, 2000). Women understand poverty in different ways such as; a situation of deprivation, inability to measure up to certain expectations related to basic needs and inability to create resources for recreation and holidays also, Nigerian women are affected with poverty and have long duration in poverty because they often have too many children spaced too closed together to the detriment of their health and productivity (Ijaiya, 2000, Adepoju, 2001). The incidence of poverty among Nigerian women has been progressively increasing. It has increase from 26.9% in 1980 to 58.5% in 1996 and in the past two decades women have constantly been put under the pressure of retrenchment, belt-tightening fiscal policies to boost the deteriorating economic activities/conditions more than men and has forced them to share the preserved role of the provider with men or in some cases assume the entire responsibility (FOS, 1999, Adepoju, 2001). The core source of the entire gender differential in poverty is that women relative to men are more vulnerable because of the socio-cultural framework of human society. The socio-cultural beliefs are the limiting factors, which limits the opportunities and capabilities of women, and make them resource less and powerless individuals (Ijaiya, 2000). Poverty reduction is the supreme goal of development policy. The incidence, depth, and severity of poverty should be known by the policy makers so as to reduce poverty. The paper estimates poverty measures using the gap and squared gap poverty measures as well as the headcount ratio; Easterly (2000) and Ravallion

(1997) limit their analysis to the headcount measure. The uses of depth and severity measures of poverty is important as these two additional measures of poverty and, hence complement the poverty– spread picture painted by the headcount ratio. Given the importance of small and medium scale enterprises as discussed, the main objective of this study is to determine the impact of women participation on the poverty status of women. This becomes imperative in Nigeria due to dearth of literature on women's participation in small and medium scale enterprises on women poverty status. The working hypothesis is that women's participation in agro-allied small and medium scale enterprises will significantly affect the poverty status of the women.

2. CONCEPTUAL FRAMEWORK

The definition of small and medium scale enterprises differ from one country to another. It has been defined against various parameters such as the number of workers employed, volume of output or sales, the value of assets or capital employed, and the type of energy used. Some definitions are based on whether the owner of the enterprises works alongside with the workers, the degree of sophistication in management, and whether or not an enterprises lies in the "formal" section. SMIES and NERFUND (2004) define SMES as an enterprise with an asset base not exceeding N200,000,000.00 excluding land and working capital with staff strength of not less than 10 and not more than 300. A cursory glance at the structure of SMES in Nigeria reveals that 50% are engage in distributive trade, 10% in manufacturing, 30% in agriculture and the rest 10% in services. Obitayo (2000) stated that globally, the small and medium scale enterprises are noted for their immense contributions to development process and as engine of economic growth. They are promoted as a critical segment of the manufacturing sub-sector, effective strategy for tackling unemployment, diversifying output and achieving trade and balance of payment, given their nature and characteristics with respect to quick adaptation of technologies, manageable number of workers and reduced capital intensiveness. Nnanna (2001) stated that small and medium scale enterprises needs funds to bring together the other factors of production- land, labour and capital for production to take place. Sule (1986) stated that, it is evidence around the world that small and medium scale enterprises provide an effective means of stimulating indigenous entrepreneurship, enhancing greater employment opportunities per unit of capital invested and aiding the development of local technology. Nnanna (2003) acknowledged that, small and medium scale enterprises are considered generally as the bedrock of the industrial

development of any country. The small and medium scale enterprises (SMES) have been generally acknowledged as the bedrock of the industrial development of any country (Yerima et.al, 2007).

The dynamic role of small and medium scale enterprises in developing countries have been highly emphasized. These enterprises have been identified as the means through which the rapid industrialization, job creation, poverty alleviation and other development goals of these countries can be realized. The changing role of small and medium scale enterprises in developing countries as an engine through which the growth objectives of developing countries can be achieved has long been recognized. It is estimated that SMEs employ 22% of the adult population in developing countries. These enterprises have been recognized as the engines through which the growth objectives of developing countries can be achieved. They are potential sources of employment and income in many developing countries. (Daniels and Ngirira, 1992; Daniels and Fisseha, 1992). Women's participation in small scale enterprises are alternative systems of production operating on the principle of human economy, in that their goal is to contribute to the education and health of the family with minimum emphasis on profit. This is based on the rationale that a greater proportion of women's income compared to that of men goes to meet family needs. The micro-enterprise activities provide opportunities for women to develop the skills in decision-making, problem solving and information-seeking. According to Jariah and Laily (1999), a rural enterprise project has the potential of providing an avenue for the rural women not only to improve their socio-economic wellbeing, but more so to increase their entrepreneurial abilities and personal empowerment. Over the past twenty years there has been a due recognition of women's potential contribution which has resulted in a major shift towards women as a key target group for programmes using small and medium scale enterprises development as a way to achieve wider poverty reduction (ILO, Gender Briefs Series No.3). Tanko (1995) observed that women play a pivotal role in alleviating poverty through productive work that they are engaged in outside their home. Although

increasing women's participation in small and medium scale enterprise is among the developmental goals and targets to reduce poverty, improved family health and empower women's economic status. Therefore, this concept is very important in the study of women participation in agro-allied small and medium scale enterprises and its impact on poverty.

Hence, women participation in small and medium scale enterprises is expected to be positively associated with reduced poverty through increased cash income and opportunities for women to develop their entrepreneurial skills. The rest of the paper is divided into three: section three discusses the methodology while section four is on results and discussion. The last section concludes the paper.

3. Research Methodology

Area of Study

The study was conducted in Oyo state of Nigeria, the state is located in the southwest region of Nigeria and lies between latitude 7° and $9^{\circ} 30'$ North of the equator and between longitude 2.5° and 5° east of the prime meridian. The state is made up of 33 Local Government Areas. 5 Local Government Area were chosen for the study.

Sampling Procedure

Multistage sampling technique was employed for selecting the representative women. The first stage was random selection of five local government areas from the Ibadan/Ibarapa zone of the state. The second stage was sampling of villages/areas based on the list of community development project of the State Ministry of Women Affairs and University Village Association (UNIVA). The third stage involved the use of systematic random sampling to obtain the required women, by choosing every fifth housing unit in which four women were randomly selected for the interview. A total of 150 women were sampled but only 119 were used for the final analysis. Table 2 shows the distribution 119 women whose questionnaires were used for the analysis, while table 3 shows the distribution of Small and Medium Scale Enterprises engaged in by the women as obtained from the study.

Table 2: Distribution of Sampled Women

Location/LGA	SME Participant	SME Non-participant
Akinyele	15	15
Egbeda	12	12
Ibadan North East	7	8
Iddo	14	14
Ona-Ara	11	11
Total	59	60

Source: Field Survey, 2005.

Table 3: Distribution of Women Participants by the types of Small and Medium Scale Enterprises

Type of SME	Frequency	Percentage
Oil palm processing	32	54.1
Cassava processing	10	16.9
Tie and dye	8	13.6
Soap making	6	10.2
Livestock management	3	5.1
Total	59	100

Source: Field Survey, 2005.

Analytical Techniques

The analytical techniques used in the analysis of the data include Foster, Greer and Thorbecke's (FGT) weighted poverty index and the Probit Regression Model.

The FGT weighted poverty measure, otherwise called the P_α measure is used to obtain the incidence, depth and severity of poverty. The FGT measure is mathematically given as:

$$P_\alpha = \frac{1}{n_i} \sum_{j=1}^{q_i} [Z - Y_{ij}]^\alpha \quad 1$$

where $P_{\alpha i}$ is the weighted poverty index for the i th subgroup; n_i is the total number of households in subgroup i , q_i is the number of the i th subgroup households in poverty; Y_{ij} is the per capita expenditure (PCE) of women j in subgroup i ; Z is the poverty line and α is the degree of aversion.

When $\alpha = 0$, it gives the incidence of poverty; $\alpha = 1$ gives the depth of poverty and $\alpha = 2$ gives the severity of poverty.

The contribution (C_i) of each sub-group's weighted poverty measure to the whole group's poverty measure was determined as follows:

$$C_i = \frac{n_i P_{\alpha i}}{n P_\alpha} \quad 2$$

Where n_i is the total number of women in the subgroup i , $P_{\alpha i}$ is weighted poverty for the subgroup i , P_α is the whole group poverty index.

The poverty line for the study was obtained by converting the nationally determined poverty line of ₦395/annum in 1985 constant prices to the 2005 prices. This was done by multiplying the derived raising factor of 66.2361 by the nationally obtained poverty line of ₦395 per annum at constant 1985 prices by FOS (1999). This value indicate by how much 1985 poverty line must be raised to give 2005 poverty line and this was then divided by 12 to obtain the monthly poverty line per capita for the study.

The correlates of poverty are isolated using a Probit model in which a dichotomous variable representing whether or not a household is poor is regressed on a set of supposedly exogenous explanatory variables.

The probit regression model hypothesizing the determinants of poverty and ascertaining the effects of certain factors (especially SME participation among women) is stated below as:

$$Y = \beta_0 + \sum_{i=1}^k \beta_i X_i \quad 3$$

The dependent variable Y is of a binary nature (poverty status of women), which takes 1 and 0, 1 if poor, 0 if non-poor. The independent variables (X) are as follows:

X_1 - Age of the respondents (in years)

X_2 - Marital status (Dummy $D = 1$, if married, 0 if otherwise)

X_3 - Household type (Dummy, $D = 1$ if monogamous, 0 if otherwise)

- X_4 - Household size
 X_5 - Educational status (Number of years spent in school)
 X_6 . Women status in family (Dummy, D =1 if household head, 0 if otherwise)
 X_7 - Participation Dummy (D = 1 if participant, 0 if non-participation).
 X_8 - Income (Naira)

4. Results and Discussion

The results in table 1 shows the average age for the participants stood at 48 years while that of the non-participants is 43 years, also the two groups has higher proportion of married women of 76% and 66% respectively. The mean year of schooling for the two groups is very close of about 6 years and 7 years while the average number of family size of about 5 persons is common to the two groups. The participants has a higher proportion of women who have polygamous household type of 61% and 50% for the non-participants also the status of women within the family also follow the same manner of 34% for the participants and 18% for the non-participants.

Table 4: Socio-Economic Variables of the Representative Women.

Variables	Participants (P)	Non-Participants (NP)
Age of representative women(mean)	48.28	43.10
Marital status (% married)	66	76
Educational Status (mean)	5.9	6.9
Household size (mean)	5	5
Household Type (% polygamous)	61	50
Women status (%household head)	34	18.3
Income(mean monthly)	11,912.44	6,500.00

Source: Field survey, 2005

Poverty Profile of Sampled Women

The poverty status of the sampled women was decomposed based on factors such as age, marital status and educational status of the women. Others are household size, household type, women status within the family and household expenditure.

Women's Household expenditure

Table 5 below shows that the non-participants have higher poverty incidence, depth, and severity than the participants and contributes about (75%) to the whole group. Therefore from the table, one can conclude that poverty is more prevalent among the non – participants than the participants judging from the poverty incidence, depth and severity. This may be due to the higher mean per capita expenditure than the non-participants.

Table 5: Poverty Profile by Women Household Expenditure

Participants index	P_0	P_1	P_2	Contribution to		
				P_0	P_1	P_2
Participants	0.169	0.021	0.002	0.243	0.142	0.066
Non-participants	0.516	0.124	0.030	0.755	0.856	1.008
All	0.3445	0.64	0.012			

Source: Field survey, 2005.

Marital Status of Sampled Women

Table 6 showed that the married women are poorer for the participants and non – participants and also contributes higher proportion to the whole group poverty level. The higher poverty level among the married may be due to the joint effect of increased household size and dependency ratio.

Table 6: Poverty Profile by Marital Status of Women

Participants marital status	P ₀	P ₁	P ₂	Contribution to		
				P ₀	P ₁	P ₂
Married	0.118	0.049	0.021	0.169	0.337	0.694
Single	0.051	0.021	0.008	0.073	0.142	0.264
Non-participants						
Married	0.400	0.096	0.023	0.585	0.663	0.773
Single	0.117	0.048	0.006	178	0.130	0.199

Source: Field survey, 2005.

Age of the Sampled Women

Table 7: Poverty Profile by Age

Participants Age group (years)	P ₀	P ₁	P ₂	Contribution to		
				P ₀	P ₁	P ₂
26-35	0.00	0.00	0.00	0.00	0.00	0.00
36-45	0.033	0.004	0.001	0.047	0.027	0.016
46-55	0.067	0.008	0.001	0.096	0.054	0.036
56-65	0.067	0.008	0.001	0.096	0.054	0.036
Non-participants						
26-35	0.050	0.012	0.001	0.073	0.085	0.033
36-45	0.216	0.052	0.012	0.316	0.035	0.403
46-55	0.183	0.044	0.010	0.267	0.303	0.336
56-65	0.060	0.024	0.003	0.087	0.165	0.100

Source: Field Survey, 2005

Four age groups were used to profile poverty among the women. These are 26 – 35 years, 36 – 45 years, 46 – 55 years and 56 – 65 years. The table below shows that poverty incidence is higher for ages 36 – 45 (21%) and 46 - 55 years (18%) in the non-participants group than the participant that has 3% and 6% respectively. For the participant there was non-poor in ages between 26 – 35 years while 5% were poor for the non – participant in this age group. For ages between 56 – 65 years the participants and non – participants have the same proportion of 6% poor, the respective contribution follows the same pattern. The participants belonging to poor while the non-participants are poorer so also the other age groups such as 36-45, 46-55 and 50-65.

Household Size of Women

The level of poverty experienced by any household is directly related to the number of the members of the household.

Table 8: Poverty Profile by Household Size

Participants Household size	P ₀	P ₁	P ₂	Contribution to		
				P ₀	P ₁	P ₂
4-6	0.016	0.006	0.002	0.023	0.041	0.066
7-9	0.152	0.063	0.026	0.218	0.427	6.859
Non-participants						
4-6	0.35	0.084	0.02	0.023	0.041	0.066
7-9	0.16	0.040	0.002	0.241	0.278	0.324

Source: Field survey, 2005.

The table above shows that while 2 percent of those households with 4-6 members are poor, 15 percent is poor in households with between 7 and 9 members for the participants while for the non-participants 35 percent of those households with 4-6 members are poor, 16 percent is poor in households with between 7 and 9 members, though non participants have large family size but are less poor than those with smaller household size, this may be due to the dependency ratio.

Household Type of Sampled Women

Table 9: Poverty Profile by Household Type

Participants	P ₀	P ₁	P ₂	Contribution		
				P ₀	P ₁	P ₂
Monogamous	0.067	0.028	0.011	0.096	0.190	0.388
Polygamous	0.101	0.043	0.017	0.145	0.292	0.586
Non-participants						
Monogamous	0.333	0.080	0.019	0.487	0.552	0.638
Polygamous	0.183	0.044	0.011	0.267	0.303	0.369

Source: Field survey, 2005.

Table 9 revealed that (33%) of women from a monogamous household are poor and poorer than their counterparts in polygamous household for the non-participants while it is vice-versa for the participants in which the polygamous households are poorer than the monogamous household.

From their respective contribution to poverty, monogamous household contributes more than the polygamous household for the non-participants and polygamous contributes more than monogamous household for the participants.

Educational Status of Sampled Women

Table 10 below shows that participants across the four education groups have less than 10% poverty incidence no formal education (5%) primary school (6%), secondary school (3%) and tertiary (1%) while for the non – participants have more than (10%) poverty incidence with the secondary school (18%) the poorest among the groups no formal education (16%), primary school (15%) and tertiary (1%). Therefore, the women in the non-participants group are poorer in terms of education than the participants and contribute more to poverty of whole group.

Table 10: Poverty Profile by Educational Status.

Participants Educational status	P ₀	P ₁	P ₂	Contribution to		
				P ₀	P ₁	P ₂
Non-formal education	0.050	0.021	0.008	0.072	0.142	0.264
Primary school	0.067	0.028	0.011	0.169	0.190	0.388
Secondary school	0.034	0.014	0.005	0.048	0.095	0.165
Tertiary	0.016	0.006	0.002	0.023	0.040	0.066
Non-Participants						
No formal education	0.166	0.040	0.009	0.242	0.278	0.324
Primary school	0.150	0.036	0.008	0.219	0.248	0.292
Secondary school	0.183	0.044	0.011	0.267	0.303	0.369
Tertiary	0.016	0.004	0.001	0.025	0.002	0.033

Source: Field survey, 2005.

Women Status within the Family

Table 11 showed both the participants and non-participant women who are not the household heads are poorer than their counterparts, who are the household heads in their respective household for the participants and non-participants, so also their contribution to poverty.

Table 11: Poverty Profile by Women Status

Participants Women status	P ₀	P ₁	P ₂	Contribution to		
				P ₀	P ₁	P ₂
Household head	0.067	0.028	0.011	0.169	0.190	0.388
Non-household head	0.101	0.043	0.017	0.145	0.292	0.56
Non-participants						
Household head	0.116	0.027	0.006	0.169	0.186	.0201
Non-household head	0.40	0.096	0.023	0.585	0.663	0.773

Source: Field survey, 2005.

Determinants of Poverty and Impact of SMEs on Poverty

As indicated in the methodology, the determinants of poverty among women and effect of participation of women in agro-allied SMEs were examined. The results are indicated in Table 12. The correlation coefficient (Bo) is estimated at 5.3133 and it represents the independent poverty depth among the women in the study area, the model is statistically significant at the 1% critical level, this show that the model has a good fit to the data. Only 1 of the explanatory variables was not statistically significant of all the 8 variables. The variables that are significant includes marital status, household type (polygamous), household size, educational status (number of years spent in school) status of the woman in the family (household head or non-household head), participation in SME (yes or no) and income. The coefficient of each variable is related to the independent poverty depth as follows: The coefficient of the intercept of dummy of the marital status of the women is 0.774. This indicates that the autonomous poverty level of the women will be increased by 0.774 to become 6.089 while that of unmarried women will remain as 5.3133. This may be connected to the fact that married women have a larger household size than the unmarried which will decrease the per capita income.

Household type also has a significant effect on the poverty level of the sampled women. The coefficient of the variable is -0.628 . Therefore woman with a monogamous household have a reduced poverty level by 0.628 to 4.685 while that of a polygamous household is 5.313. This is so because polygamous household have a larger household size. For the household size which has a coefficient of 2.119. This means that a unit increase in household size will increase the poverty of the household by 2.119 because larger household size will reduces per capita income. For educational status the poverty level of the women will be decreased by 0.3823, while for the status of women as either household head or not the poverty level of women will be increased by 2.2319 if there is a unit change in the status. Participation of women in SMEs has a coefficient of -3.199 . This indicate that the poverty depth of the women will be reduced by -3.199 to 2.114 if there is unit increase in participation by women so also the income will reduce the poverty depth by 0.0004528 if there is a unit increase in income. Therefore variables which are positively correlated with the poverty level indicates that a unit increase in such will increase the poverty depth of women household and are poverty enhancing variables or determinants, while those variables that are negatively associated indicates that a unit decrease in such variable will decrease the poverty depth of the women household and are poverty reducing variables.

Table 12: Results of Regression Analysis

Variables	Coefficients	Standard Error	t-Value
Constant	5.3133	1.8287	2.9050
Age	0.0459	0.0362	0.1270
Marital status	0.7736*	0.3086	2.5070
Household type	-0.6280***	0.3591	-1.7490
Household size	2.1189*	0.4215	5.0270
Educational status	-0.3829***	0.2177	-1.7590
Women status in family	2.2320***	0.8592	2.5980
Participation index	-3.1992***	1.1475	-2.7880
Income	-0.0005*	0.00002	-1.7270

*** Denotes significance at 1%, ** at 5% and * at 1%

5. Policy Recommendations

1. Education has been seen as a major tool for human capital development which transcends into national development. Therefore the process of acquiring good education should be made available because participation of women will be limited to their level of education also with the adoption of new technology for the expansion of the small and medium scale enterprise activities. Also poverty decreases as the level of education increases therefore women should be given the opportunities to education.
2. Women should be sensitized the more on the awareness of birth control, because poverty increases with the number of people in the households. If this is done, it will reduce the ratio of child depending on the parents.
3. Participation in the agro-allied small and medium scale enterprise should be encouraged among the women folk either as a full time or part-time employment because income generated from the agro-allied small and medium scale enterprises serves as empowering tool. There should be enlightenment campaigns and programmes on the benefits and importance of women participation in SMEs as a poverty alleviation strategy.

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