GENDER CONSIDERATION AND ENTREPRENEURSHIP DEVELOPMENT IN ANAMBRA STATE, NIGERIA

[1]Dr. Ogu, Ogechukwu Amina, *[2]Dr. Edokobi, Tonna David FCPA
and [3]Abasili, Kingsley Nkemjika
[1,2&3]Nnamdi Azikiwe University (NAU), Awka, Nigeria.
[3]*Email: nk.abasili@unizik.edu.ng*[1]*Email: oa.ogu@unizik.edu.ng*
td.edokobi@unizik.edu.ng

Abstract
This study examined gender consideration and entrepreneurship development in Anambra State, Nigeria. Specifically, it investigated the effect of age of women, education of women and economic status of women on setting up a business in Anambra State, Nigeria on a sample of 278 respondents. Data collected was analyzed using descriptive statistics (frequencies, percentages, mean, and standard deviation) and the inferential statistics such as t-test statistics and the linear regression model. The analysis of the study revealed the following findings: Age of women has significant influence on setting up a business in Anambra State, Nigeria. Education of women has significant influence on setting up a business in Anambra State, Nigeria. Economic status of women has significant influence on setting up a business in Anambra State, Nigeria. Based on the findings, the study recommends that women should be encouraged to be properly mentored by well experienced women entrepreneur. This will enable them develop business maturity because age has been found to significantly influence setting up a business in Anambra State, Nigeria; the government should continue to provide skill acquisition programmes for women because education of women is found to significantly influence setting up a business in Anambra State, Nigeria and the government should establish a supervised credit scheme to ensure adequate funding for setting up a business.
Key words: *Gender Consideration, Entrepreneurship Development, Age, Education, Economic Status, Business.*

Introduction

Entrepreneurship no doubt has become the bases of economic development in many nations of the world. The global north apparently has been able to effectively tap into this sector that has become a catalyst for economic growth and recovery, while the developing nations of the world, Nigeria inclusive, continue to grapple with several challenges arising from their inability to spur entrepreneurship development activities to drive their economies and lift their citizens from hunger and deep rooted poverty, unemployment, youth restiveness and general economic hardship. Worst still the over-dependence of the nations on foreign aids, loans, technological transfers, innovations and markets to service the local markets is further plunging them into economic crises. This obvious gap in developing a vibrant entrepreneurship sector by the developing nations if not promptly addressed may make the current economic crises in the global south a child's play with its attendant consequences for the women and youths and the economy in general. Consequently, it is necessary to harness the vast human resources irrespective of gender, to spring up entrepreneurial activities that will be all encompassing (Brush, et al, 2018).

Gender issue has remained an unending discourse especially among men and women because of the cultural undertone given to it over the years. Due to this undertone, gender cultural gaps have been created which have eaten into the sub consciousness of society in developing nations, Nigeria inclusive. In the real sense, the word gender goes beyond mere reference to women or men but

includes those socially defined obligations of each sex and how they both relate. Gender analysis is about examining the various responsibilities of women and men in terms of their skills and abilities, their assets, requirements and interests. Gender issues therefore, is important to determine those who will be part of national development in order to incorporate them into the development process especially at the level of entrepreneurship input and output (Brush & Greene, 2016; Farre & Francis, 2013; Alesina, Brioschi, & La Ferrara, 2016)).

In Nigeria and indeed Anambra State, discrimination against women due to gender has been an age long problem with men dominating business and entrepreneurship while the women face restrictions due to socio-cultural barriers. Consequently, women aspiring to become entrepreneurs face stiff challenges in floating and managing their own businesses, thus limiting their chances for economic empowerment. The women appear to be on their own as existing programmes and policies on entrepreneurship development in the state have not sufficiently addressed the issue of gender disparities bedeviling the system. This is in spite of the growing recognition of the role of gender in entrepreneurship development. The existing gender gap in entrepreneurship in Anambra State is further widened by the limited studies on gender considerations and how they enhance entrepreneurship development in the state. The paucity of studies emphasizing gender equality and support for the women, limits our understanding of the latent problems faced by women entrepreneurs and their prospects for economic growth and development in the state. Filling these gaps to give all gender a sense of equality is important in order to enhance entrepreneurship development in Anambra State. Hence, this study specifically investigates age of women, education of women and economic status of women on setting up a business in Anambra State, Nigeria.

Hypotheses of the Study

Hypothesis One

Ho_1: Age of women has no significant influence on setting up a business in Anambra State, Nigeria.

Ha_1: Age of women has significant influence on setting up a business in Anambra State, Nigeria.

Hypothesis Two

Ho_2: Education of women has no significant influence on setting up a business in Anambra State, Nigeria.

Ha_2: Education of women has significant influence on setting up a business in Anambra State, Nigeria.

Hypothesis Three

Ho_3: Economic status of women has no significant influence on setting up a business in Anambra State, Nigeria.

Ha_3: Economic status of women has significant influence on setting up a business in Anambra State, Nigeria.

Literature Review

Concept of Entrepreneurship

Entrepreneurship entails seeking for new opportunities and mobilizing resources to catch in on the new opportunities. In view of this, entrepreneurship is seen as the quest to seek out and capture

new opportunities by leveraging on idle resources to create new products or modify old ones using innovative initiatives. Entrepreneurship is the willingness to delve into a new arena with moderate risks. It is defined as the ability of someone to develop a new venture that brings value to himself/ herself and society in general. Entrepreneurship leads to the proliferation of small, medium and big enterprises thereby creating new entrepreneurs with innovative ideas to build, nurture and sustain them, thus contributing to the socio-economic development of nations.

Entrepreneurship is that enthusiasm born out of the desire to pursue investment opportunities, develop them and successfully nurture them to sustainability (Nwachukwu & Ogbo, 2012). Entrepreneurship is further defined as the process that leads to identifying business opportunities and mobilizing human and material resources to catch in on those opportunities. It is a well-articulated process of applying creativity and innovative initiatives coupled with managerial acumen to manipulate human intelligence, money and material resources to accomplish set out goals, thus, creating wealth. Entrepreneurship development envisages a path to creating business that relates information gathered from both formal and informal set ups to relay experiences on constraints to be faced in the course of setting up a new business venture.

Setting up Business and Entrepreneurship Development

Setting up viable businesses is key to ridding a nation of unemployment and joblessness and promoting creativity and innovation. It thus encourages entrepreneurship which hastens economic growth and development of a nation. Setting up a business requires a lot of encouragement and support, coupled with adequate planning and consultations. Thus, entrepreneurship development programs are necessary in providing support, training, and resources to aid prospective entrepreneurs pursue such visions (Abdul-kemi, 2014). These programs assist potential entrepreneurs with the needed skills and knowledge as well as basic information about market conditions, how to get finance, legal and business strategies to enable them establish viable and sustainable business ventures. In setting up a business, certain factors such as age, experience, education, family background, determination, finance, market awareness etc come into play in shaping the decision to actually undertake entrepreneurial venture. (Carter, 2000)

Women's Age and Setting up a Business

Extant literature reports that age is a vital motivator of women venturing into business. Numerous studies have shown that age influence on the decision of women to go entrepreneurial is significant as women garner experiences, develop new skills and acquire education, become more financially matured and flexible with decision making over the years (Dheer et al, 2019). Therefore, the older women are significantly more likely to venture into business as they are more confident and open to taking risk for survival. Invariable, they seek financial stability, career development and personal upliftment. The younger women on the other hand are likely to venture into entrepreneurship for self-actualization or fulfillment, freedom to take decisions and expression of themselves. Despite these factors potential women entrepreneurs are discouraged by some non-motivating factors such as family engagements, social-cultural discriminations, limited access to funding, child birth etc. Policy planners therefore need a clear understanding of the factors motivating or hindering would be women entrepreneurs from fully participating in entrepreneurship activities so that programmes and policies can be tailored to effectively provide support for them and meet their immediate needs ((Dheer et al, 2019; Brush & Greene, 2016)

Education of Women and Setting up a business

Education has been proven by research studies to be a significant contributor to women

participation in entrepreneurial activities and setting up of their own businesses. Women with higher levels of education appear more willing, disposed and determined to delve into entrepreneurship and nurture a business venture. They exhibit enhanced entrepreneurial skills borne out of innovative initiatives and creativity to make a difference. They display increased ability to access information and networks to navigate business challenges and beat down competitions. Such information and networks are key to accessing new markets and business opportunities. Studies have also shown that better educated women are more likely to develop innovative products and services which greatly contributes to their market potentials and competitive advantage. They are able to access loans and other means of financial assistance for their businesses, and they show greater resilience to build a competitive and sustainable business entity (Bertocchi & Bozzano, 2015).

Economic status and Setting up a Business

The nexus between the economic status of women and entrepreneurship development has over the years gained traction. Empirical evidence suggests that women's entrepreneurship has positively enhanced economic growth and development (Gardasevic & Ignjatijevic, 2015; Esplen & Brody, 2007).). To understand this, this study reviewed the literature on the effect of women's economic status on their entrepreneurial activities and business ventures. Extrapolating from previous studies, certain factors are seen as being responsible for women venturing into business and setting up businesses of their own. Such factors as access to credit facilities, women networks, female role models, education, skill acquisition and training, women support groups and initiatives, etc play significant roles in propelling women to engage in entrepreneurship at various capacities, thus, improving their economic status. Though women are empowered through entrepreneurship, they however face numerous challenges. Such challenges as work-life balance, discrimination, lack of funding, low education, socio-cultural norms etc have been identified as impeding women's ability to launch and sustain successful businesses. This has not only impacted their family lives but the society at large as extant literature has established that countries with a higher level of female entrepreneurship tend to have more favorable economic outcomes. Promoting women's entrepreneurship therefore can impact on economic development (Khan & Bibi, 2011; Rehman & Aswaddalai, 2008).

Empirical Review

Muhammad (2018) undertook an Assessment of the Entrepreneurial Skills Acquisition on Home Economics Students' Performance in Junior Secondary School in Kaduna State, Nigeria. The study examined the impact of entrepreneurial skills acquisition on the performance of: home economics students; urban and rural students and male and female home economics students respectively. Data collected were analyzed using descriptive statistics, ANCOVA and independent sample t-test. Findings revealed that entrepreneurial skills acquisition had positive impact on the performance of home economics students in junior secondary schools in Kaduna state. Nwachukwu and Ogbo (2012) studied the role of entrepreneurship in economic development: The Nigerian perspective. The study investigated the contributions of entrepreneurship on economic development with focus on SME development in Nigeria. 1000 SMEs were randomly selected from a cross section of a population of all SMEs within some states of Nigeria. Chi-square statistical tool was deployed to test the stated hypotheses of the study at 5% significant level. Findings showed that SMEs played significant roles in the growth, development and industrialization of many economics of the world. Anyadike, Emeh and Ukah (2012) reviewed Nigeria's soaring unemployment situation and its effect on the potentials of the country. The review was due to the alarming official figures of 50 million unemployed Nigerian youths reported

in 2011 by the National Bureau of Statistics (NBS). Findings of the study revealed that entrepreneurship can contribute in ameliorating the problem of unemployment in Nigeria.

Mbanefo, &Eboka (2019) studied acquisition of Innovative and Entrepreneurial Skills in Basic Science Education for Job Creation in Nigeria. A descriptive survey research design was used. The population of the study was 4781 comprising 441 principals and 4340 basic science teachers. Data collection was done using a structured questionnaire. Mean and standard deviation statistics were used to address the three research questions for the study. Findings showed that a lot of skills were needed in science education for job creation. Donjor (2011**)** looked at Skill Acquisition as a Tool for poverty Reduction in Bayelsa State, Nigeria. The study evaluated the various measures put in place to eradicate poverty and the issue of unemployment in Bayelsa State. Data were sourced from primary and secondary sources. The study examined measures deployed in implementing previous skill acquisition programmes in Bayelsa and Nigeria. Findings showed that the major problem with skill acquisition was the policy implementation and not formulation. Salami (2013) studied youth unemployment in Nigeria: A time for creative and innovative intervention. He viewed youth unemployment in Nigeria as a time bomb waiting to explode if effective interventions were not deployed to stop the ugly trend. Findings of the study proved the existence of a nexus between entrepreneurship and youth unemployment. This the study revealed was dependent on the creation of an enabling socio-economic and political environment that will mode the youth into becoming job creators rather than waiting for readymade jobs.

Methodology

Research Design and Method

This study deployed a descriptive research design to investigate gender considerations and entrepreneurship development in Anambra state, Nigeria. The choice of a descriptive research design was to enable the collection and analysis of data to describe the existing situation under review.

Area of Study

The study was undertaken in Anambra state, Nigeria. Anambra state was chosen as the area of study due to the predominance of businesses across the state and the need to address gender disparities in entrepreneurship development.

Population of Study

The population of study comprised female entrepreneurs operating in various sectors in Anambra state.

Sample and Sampling Techniques

A sample is the sub-set of a population. A total of 300 females entrepreneurs were selected through convenience sampling method. Convenience sampling is a non-probability sampling method which enables a researcher select participants based on easy accessibility and willingness of the participants to participate in the study.

Method of Data Collection

The study made use of primary data collected using structured questionnaires. The structured questionnaires were designed to gather quantitative data on participants' demographic information and perceptions regarding gender considerations in entrepreneurship development.

Validity and Reliability

To ensure validity, the research instruments were reviewed and approved by experts in the field of

gender studies and entrepreneurship. Furthermore, a pilot study was carried out using a small sample of participants to test the reliability. Responses from the participants was then deployed to make necessary corrections in order to increase the validity and reliability of the final research instruments.

Method of Data Analysis

Data obtained from the structured questionnaires were analyzed using descriptive statistics such as frequencies, percentages, and means. While inferential statistics used to test the hypotheses of the study was linear regression. The findings from the analyses were presented in a comprehensive manner I the subsequent sections.

Method of Data Analysis

Data collected was analyzed using descriptive statistics (frequencies, percentages, mean, and standard deviation) and the inferential statistics such as t-test statistics and the linear regression model. The demographic profile was processed using descriptive statistics. The hypotheses of the study was tested using the regression model of the Ordinary Least Square (OLS). T-test and F-test statistics in the regression results was used to test the significant overall fitness of the model. All the analyses was done using SPSS version 23. Linear regression model of the Ordinary Least Square (OLS) approach was used to analyze the objectives in order to ascertain the influence and also determine the relationship between the independent variables and dependent variable. The use of Ordinary Least Square (OLS) was informed by the fact that under normality assumption for α_i, the Ordinary Least Square (OLS) estimator is normally distributed and is said to be best, unbiased linear estimator (Gujarati & Porter, 2008).

Model Specification

The model for this study is specified as follows:

Implicit Model

SUB = f(AGW, EDW, ESW) .....eq(1)

The model is explicitly specified as follows;

$$\mathbf{SUB = \alpha + \beta_1 AGW_1 + \beta_2 EDW_2 + \beta_3 ESW_3 \ldots\ldots\ldots\ldots\ldots\ldots eq(2)}$$

The double log form of the model is specified to avoid having a spurious result by ensuring that all the variables are on the same scale for measurement:

$$\mathbf{Log\ SUB = \alpha + \beta_1 log\ AGW_1 + \beta_2 logI\ EDW_2 + \beta_3 log\ ESW_3 \ldots\ldots\ldots\ldots eq(3)}$$

The econometric form of the model becomes more realistic with the introduction of the random or stochastic term ε: The econometric form of the model is express thus:

$$\mathbf{Log\ SUB = \alpha + \beta_1 log\ AGW_1 + \beta_2 logI\ EDW_2 + \beta_3 log\ ESW_3 + \varepsilon \ldots\ldots\ldots eq(4)}$$

Where; SUB = Setting up a business *proxied by* Years of Business Existence

AGW = Age of women

EDW = Education of women

ESW = Economic status of women

β_0 = Intercept of the model

$\beta_1 - \beta_3$ = Parameters of the model

α_i= Stochastic error term

Data Presentation And Analyses

Demographic Profile of the Respondents

Table 1: Distribution According to socio economic characteristics of women entrepreneurs

Variable	Frequency	Percent (%)	Cumulative (%)
Age			
18-25	14	50	5.0
26-35	26	9.4	14.4
36-45	199	71.6	86.0
46 years and above	39	14.0	100.0
Total	278	100.0	
Educational Qualification			
Primary	17	6.1	6.1
Secondary	168	60.4	66.5
Tertiary	93	33.5	100.0
Total	278	100.0	
Cooperative Experience			
1-5	66	23.7	23.7
6-10	85	30.6	54.3
11-15	117	42.1	96.4
15-30	10	3.6	100.0
Total	278	100.0	
Marital Status			
Married	174	62.6	62.6
Single	66	23.7	86.3
Widow/Widower	21	7.6	93.8
Divorced	17	6.2	100
Total	278	100.0	
Nature of Business			
Farming	78	28.1	28.1
Trading	101	36.3	64.4
Artisan	33	11.9	76.3
Others	66	23.7	100
Total	278	100.0	
Years of Business Existence			
1-5	76	27.3	27.3
6-10	95	34.2	61.5
11-15	96	34.5	96.0
15-30	11	4.0	100
Total	278	100	
Household size			
1-3	58	20.9	20.9
4-6	176	63.3	84.2
7-9	31	11.2	95.4
9 members and above	13	4.6	100
Total	278	100	

Source: Field Survey, 2023

As shown in Table 1, 3.6% of the respondents are between the ages of 18-25. 6.6% of the respondents are between the ages of 26-35. 38.9% of the respondents are between the ages of 35-45. 50.9% of the respondents are between the ages of 45 and above. From table 1, all the respondents had formal education. 4.3% of the respondents had primary education. 71.9% had

secondary education while 23.8% had tertiary education. With respect to business experience, table 1 revealed that 16.9% of the respondents had 1-5years of cooperative experience. 21.7% of the respondents had 6-10years of cooperative experience. 29.9% of the respondents had 11-15years of cooperative experience, while 31.5% of the respondents had 15-30years of cooperative experience.

From table 1, 73.4% of the respondents are married. 16.9% of the respondents are single. 5.4% of the respondents are widows/widowers while 4.3 of the respondents are divorced. Concerning the occupation of the respondents, 48.8% of the respondents are farmers, 25.9% of the respondents are traders, and 8.4% of the respondents are artisans while 16.9% of the respondents are into other economic activities. With respect to years of business existence, 19.4% of the respondents had 1-5years of business existence. 24.3% of the respondents had 6-10years of business existence. 27.4% of the respondents had 11-15years of business existence, while 28.9% of the respondents had 15-30years of business existence.

Regression Analysis Result

Table 2: Regression Result on effect of age of women, education of women and economic status of women on setting up a business in Anambra State.

Source: Field Survey, 2023

Model	B	Std. error	T	Sig.
Constant(C)	0.024	0.013	1.809	0.130
Age of women	0.270	0.066	4.098	0.001
Education of women	0.334	0.047	7.055	0.002
Economic status of women	0.472	0.040	11.925	0.003
R	0.911			
R^2	0.863			
Adj. R^2	0.845			
F-statistic	211.424			0.000

Dependent Variable: Years of Business Existence

Table 2 above displays the regression result. It also shows the precision of the model which was analyzed using economic a priori criteria and statistical criteria. It also shows the overall fitness of the model using the F-statistics, probability value and the level of significance of the independent variables in influencing the dependent variables using the t-test and probability value. To ascertain the effect of age of women, education of women and economic status of women on setting up a business in Anambra State, the weighted mean of the four independent variables were regressed on the dependent variable to enable us determine the nature of relationship between the dependent and independent variables, effect of the four independent variables on the dependent variable.

Discussion using this criterion enables us to determine the nature of relationship between the dependent and independent variables. In this case, the sign and magnitude of each variable coefficient are evaluated against theoretical or economic a priori criteria/expectations. Table 2

shows that the regression line has a positive intercept as presented by the constant (c) = 0.024. This means that if all the variables are held constant or fixed (zero), the effect of age of women, education of women and economic status of women on setting up a business in Anambra State increases by 2.4%.

Age of women has a positive relationship with years of business existence among women entrepreneurs in Anambra State, Nigeria. This implies that age of women and years of business existence among women entrepreneurs in Anambra State increase in the same direction. In other words, 1% increase in Age of women will bring about 27.0% increases in years of business existence among women entrepreneurs in Anambra State, Nigeria.

Education of women has a direct and positive relationship with years of business existence among women entrepreneurs in Anambra State, Nigeria. In other words, 1% increase in Education of women will bring about 33.4% increases in years of business existence among women entrepreneurs in Anambra State, Nigeria.

Economic status of women has a direct and positive relationship with years of business existence among women entrepreneurs in Anambra State, Nigeria. As the economic status of women increases, it increases years of business existence among women entrepreneurs in Anambra State, Nigeria. In other words, 1% increase in economic status of women will bring about 47.2% increases in years of business existence among women entrepreneurs in Anambra State, Nigeria.

Test of Hypotheses

The t-test was used to know the statistical significance of the individual parameters at 5% significance level. The result is presented on table **3** below.

Table 3: Summary of t-statistic

Source:

Variables	**t-cal (t_{cal})**	**Sig.**	**Conclusion**
Constant(C)	1.809	0.130	Statistically Insignificant
Age of women	4.098	0.001	Statistically Significant
Education of women	7.055	0.002	Statistically Significant
Economic status of women	11.925	0.003	Statistically Significant
F-statistic	211.424	0.000	Statistically Significant

Researchers computation, ***2023***

From table **3**, the t-test result is interpreted below:

Hypothesis One

Ho_1: Age of women has no significant influence on setting up a business in Anambra State, Nigeria.

Ha_1: Age of women has significant influence on setting up a business in Anambra State, Nigeria.

As shown in Table **3**, the t-test value of age of women is significant. We, therefore, reject the null hypothesis and accept the alternate hypothesis by concluding that age of women has significant influence on setting up a business in Anambra State, Nigeria.

Hypothesis Two

Ho_2: Education of women has no significant influence on setting up a business in Anambra

State, Nigeria.

Ha_2: Education of women has significant influence on setting up a business in Anambra State, Nigeria.

In Table **3**, the t-test value of education of women is significant at 0.002 level of significant. We, therefore, reject the null hypothesis and accept the alternate by concluding that education of women has significant influence on setting up a business in Anambra State, Nigeria.

Hypothesis Three

Ho_3: Economic status of women has no significant influence on setting up a business in Anambra State, Nigeria.

Ha_3: Economic status of women has significant influence on setting up a business in Anambra State, Nigeria.

From Table **3**, the t-test value of economic status is significant at 0.003 level of significant. We, therefore, reject the null hypothesis and accept the alternate by concluding that economic status of women has significant influence on setting up a business in Anambra State, Nigeria.

Conclusion and Recommendations

The analysis of the study revealed the following findings:

i. Age of women has significant influence on setting up a business in Anambra State, Nigeria.
ii. Education of women has significant influence on setting up a business in Anambra State, Nigeria.
iii. Economic status of women has significant influence on setting up a business in Anambra State, Nigeria

The study concludes that age of women, education of women and economic status of women have significant influence on setting up a business in Anambra. Based on the findings, the study recommends that:

i. Women should be encouraged to be properly mentored by well experienced women entrepreneur. To will enable them develop business maturity because age has been found to significantly influence setting up a business in Anambra.
ii. The government should continue to provide skill acquisition programme for women because education of women is found to significantly influence setting up a business in Anambra
iii. The government should a supervised credit scheme to ensure adequate funding for setting up a business.

References

Abdul-kemi, I. Z.(2014). "Entrepreneurship and economic development in nigeria: evidence from small and medium scale enterprises (smes) financing", *International Journal of Business and Social Science, Vol. 5, No. 11(1)*

Alesina, A., Brioschi, B. & La Ferrara, E. (2016). *Violence against women*: A cross-cultural analysis for Africa, Harvard University.

Anyadike N., Emeh I. E. J. & Ukah F. O. (2012). Entrepreneurship development and employment generation in Nigeria: Problems and prospects. *Universal Journal of Education and General Studies. 1(4), 088-102.*

Bertocchi, G. & Bozzano, M. (2015) "Family structure and the education gender gap: Evidence from Italian Provinces", *CESifo Economic Studies*, 61 (1), 263-300

Brush, C., Edelman, L. F., Manolova, T., and Welter, F. (2018). A gendered look at entrepreneurship ecosystems. *Small Bus Econ.* 53, 393–408.doi:10.1007/s11187-018-9992-9

Brush, C., and Greene, P. (2016). *Closing the gender gap in entrepreneurship: a new perspective on policies and practices*. Paris: Organization of Economic Cooperation and Development, OECD.

Carter, S. (2000). Improving the numbers and performance of women-owned businesses: some implications for training and advisory services. *Education + Training* 42 (4/5): 326–34, https://doi.org/10.1108/00400910010373732.

Dheer, R. J., Li, M. & Treviño, L. J. (2019). An integrative approach to the gender gap in entrepreneurship across nations. *Journal of World Business* 54 (6): 101004, https://doi.org/10.1016/j.jwb.2019.101004.Search in Google Scholar

Donjor, S. (2011). *Skill acquisition as a tool for poverty reduction* in Bayelsa State, Nigeria, University of Nigeria, Nsukka

Esplen, E. & Brody, A.(2007).Putting gender back into picture: rethinking women 's economic empowerment.*(BRIDGE-Gender) Institute of Development Studies*, Bibliography No 19

Farre, L., & Francis, V. (2013). The intergenerational transmission of gender role attitudes and its implications for female labor force participation." Economica, 2013(80):

Fernandez, R. (2013) "Cultural Change as Learning: The evolution of female labor

Force participation over a century", *American Economic Review, 103 (1): 472-500.*

Gardasevic, J. & Ignjatijevic, S. (2015) 'International and national frameworks of equal economic independence for women and men', *Economy Theory and Practice, Vol. 8, No. 2, pp.1–13.*

Gujarati, D. N. & Porter, D.C. (2008) *Basic Econometrics*. 5th Edition, McGraw-Hill, Boston.

Khan, A.R.,& Bibi, Z., (2011). Women's socio economic empowerment through participatory approach, a critical analysis. *Pakistan Economic and Social Review. Vol 49, No. 1, pp. 133-148.*

Mbanefo, M. C., & Eboka, O. C. (2019). Acquisition of innovative and entrepreneurial skill in science education for job creation in Nigeria. *Science Education international Journal, 28(3), 207-213.*

Muhammad, M .B. (2018). *Assessment of the of entrepreneurial skills acquisition on home economics students' performance in junior secondary school in Kaduna State, Nigeria*: A thesis submitted to the school of postgraduate studies, ahmadu bello university, zaria, in partial fulfillment of the requirments for the award of master degree in education (curriculum and instruction), department of educational foundations and curriculum, faculty of education ahmadu bello university, zaria, nigeria

Nwachukwu, A. C. & Ogbo, A. (2012). The role of entrepreneurship in economic development: the Nigeria perspective. *European Journal of Business and Management.* Available in www.iiste.org retrieved on 16th March, 2015.

Rehman, S.S. & Aswaddalai, A.,(2008). *Bottlenecks in women's economic empowerment in Africa.*

Salami, C.G.E. (2013). Youth unemployment in Nigeria: A time for Creative Intervention. *International Journal of Business and Marketing, 01(02), 18-26, July 2013*