International Journal of Business & Entrepreneurship Research

ISSN: 2360-989X, Volume 14, Issue 1, (February, 2023) pages 87 - 96

DOI: 27261752371416 *www.arcnjournals.org*



Women Entrepreneurial Networks and Small Business Development: A study of the Informal Sector in Borno, Nigeria

Zainab Ibrahim Abdul¹ & Bashir Kachalla Mohammed²

¹ Department of Marketing, Ramat Polytechnic Maiduguri ² Department of Accountancy, Ramat Polytechnic Maiduguri Corresponding E-Mail: zainabibrahimabdul2019@gmail.com Mobile: 07038245840

Abstract: This study explore the role and influence of women entrepreneurs' networks on small business performance with reference to the informal sector in Borno state, Nigeria. Random sampling was used to draw data using both questionnaire and in-depth interview. To test the hypothesis and analyze the data, a non-parametric statistical techniques Chi-square test for independence analysis and descriptive statistics were used. The result indicated a significant relationships between entrepreneurial network and business development. The study thus concluded that entrepreneurial networking bears a positive and significant influence on women entrepreneurs' contribution to small business development. The study recommends that women entrepreneurs should increase the level of their entrepreneurial networks by forming useful associations thereby developing right competencies, skills and needed entrepreneurial capacities.

Keywords: Entrepreneurial, Network, Small Business, Development, Informal Sector.

Introduction

Networking is an influential tool by which entrepreneurs use a wide variety of contacts to help them achieve their business and professional objectives and it gives them greater access to information, resources, new clients and people with similar business interests so on (Ascigil and Magner, 2009; Barnir and Smith, 2002). Networking is mostly important for women, who generally have more limited access to information and business contacts, whether through various membership such as trade organisations, business networks and business clubs.

Women entrepreneurship has a great potential to contribute massively to employment generation and economic growth in Nigeria. However, women entrepreneurs face different issues depending on the stage of their present life cycle, region, legislation and industry. One thing however stands out, that the entrepreneurship space in Nigeria remains a traditionally male-dominated territory. Nigerian women entrepreneurs operate in an unfavourable business environment, characterized by various challenges ranging from infrastructural deficiency, low access and high cost of finance, weak institutions and many barriers to formal economic participation. Despite the crucial role of women entrepreneurs in the economic development of their families and countries, it is however discovered that women entrepreneurs have low business performance when compared to their male counterparts

The rise of female entrepreneurs has involved academic interest and female entrepreneurship has developed as a separate research field (Tulus, 2009). Academic interest in female entrepreneurship is inspired by both the economic and equality implications of the occurrence.

Given the fact that entrepreneurship is considered as the main source of economic growth, employment, poverty alleviation, regional development and innovation, women are a readily available resource that countries at different stages of economic development may use to accomplish economic progress (UNDP, 2011). Indeed, Tulus (2009) revealed positive relationship between the female share in entrepreneurship and economic performance at both country and regional levels.

The concept of network in entrepreneurial study has been heavily researched in recent years. Social networks are now considered a crucial feature in entrepreneurship (Chell and Baines, 2000; Coviello, 2010). They are referred to as all the relationships or ties an entrepreneur establishes around him or herself. They are useful in obtaining resources (Casson and Giusta, 2007) and gaining information such as market strategy and competitors and these informed entrepreneurs' decision making. Social networks are not only considered important in the process of business formation (Johannisson, 1986) but also function to support business growth and the development process. Discussions on networks centre on the network ties which can be strong or weak.

Entrepreneurial networks, as an important strategy for the development of small business sector, are increasingly the focus of attention for entrepreneurs, public authorities, policy makers and academics (Sherre and Keith, 1997). For example, a number of researches (Premarathna, 2008; Daniel 2010; Yee 2011) have studied the importance of networking in entrepreneurial success. Networking linkages can be seen to be important for small firms. The need for external assistance to strengthen an often weak base of resources is even more crucial in the case of the small business sector in many countries. Therefore; it is difficult for many small organizations to survive without any support from the network actors.

Over the past few years much has been written about the rapid spread of various types of firm networking, the area of women entrepreneurs' networks and small business entrepreneurship is still a challenging research field. This study is devoted to explore the role and impact of women entrepreneurs on small business development and effect factors that are perceived by women entrepreneurs for their networking relationship.

Small business enterprises play a vital role in the economies of both developed and developing countries, representing well over 60% of all manufacturing enterprises in the world (Michael and Markarues, 2009; Kodithuwakku, 2008).

The small and micro enterprises play a major role in the Nigerian economy and according to the National Bureau of Statistics 2007, the sector contributed over 50 percent of new jobs created in the year 2005 (Michael, Makarius and Samuel, 2009).

From the inception of industrialization of the Nigerian economy, small business sector was recognized as an important sector to be developed. But the progress of this sector was not up to expectation and it had high failure rate and they are continuously facing various problems such as lack of finance and other resources, networking, marketing etc. (Premarathna, 2002; Rathnayake, 2006). The contribution of small business sector to the national economy in Nigeria is still low when compared with the other developed and developing countries.

Researchers have interpreted gender differences in network composition as posing a disadvantage for women in the business world and weak ties are the source of male entrepreneurs success (Foss, 2010; Kristina, 2010; Wendy and Doyle, 2001). Women who include greater proportions of kin and female in their discussion networks may secure greater social support than men, but at the cost of sacrificing the necessary instrumental

support needed for economic achievement (Klyver, 2007, 2011). Social support provides the emotional strength owners and managers need to cope with daily exigencies, but such ties may also limit the diversity and reach of women's networks. Women's networks tend to be more limited and to focus on family and friends whereas male entrepreneurs have wider networks (Chirs et al., 2011). Taken that as given, this study attempts to achieve the following objectives.

- i. To explore the role and influence of women entrepreneurs' networks on small business performance.
- ii. To examine the importance of factors those are perceived by women entrepreneurs to influence the process of their networking.

Literature Review

Entrepreneurial Networks

The ground of entrepreneurship has seen an amazing increase in studies focusing on networks and relations. Given that networks provide business owners with access to business opportunities, markets, ideas, information, advice, and other resources (Lee and Jones, 2008). To a certain extent, entrepreneurs are, dependent on their networks of personal relationships when making decisions solving and problems. The development of social capital is one consequence of networking which essentially consists of the "resources individuals obtain from knowing others, being part of a network with them, or merely being known to them and having a good reputation (Nahapiet and Ghoshal, 1998). The result is that networks are associated to the growth and survival of businesses.

According to Anderson et al. (2007) it could even be argued that it is through social relations, social interaction and networks that entrepreneurship is actually carried out." Entrepreneurial Networks are the key to open and gaining access to other resources as they ease communication among people with network ties. Granovetter (1973) categorized network ties as either weak or strong based on the frequency of contact, which was itself related with reciprocity. Relationships with friends and family were classified as strong ties because of frequent contact and emotional closeness. In contrast, ties between business associates, consultants, and other such contacts were categorized as weak ties because of less frequent contact. Granovetter also contended that "the strength of weak ties" was associated to diversity in sources of knowledge and advice in that "individuals with few weak ties will be deprived of information from distant parts of the social system and will be confined to the provincial news and views of their close friends" 1973:106). Nebus (2006) asserts that the most favorable situation is one in which social contacts also occur to be experts because social contacts are easier to access and more likely to willingly communicate.

Women Entrepreneurs and their Network Relationship

Considering the average rate of business start-up from early 1990s to late 2000, it can be noted that the number of women entrepreneurs' rate (0.8%) is low compare to their male counterpart (2.5%) in Nigeria (UN, 2003). Moreover, typical woman entrepreneurs' business enterprises are very small, with low turnovers, a low number of employees and no professional assistance (UN, 2003).

In the process of entrepreneurship, women have to face a greater ranging of problems associated with entrepreneurship, than men, and these problems can be doubled because of her dual role as a wage earner, and a homemaker (Selvamalar, 2005). Women in entrepreneurship have been largely neglected both in society in general and in the social sciences. Not only have women

lower participation rate in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do (Brush, 1992). Women entrepreneurs play a non-trivial role in the economy, they face challenges and obstacles different from those faced by men and they act differently (UN, 2003).

Women entrepreneurs have fewer business contacts and lack knowledge of how to deal with the supporting organizations. Moreover, most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks (UNESCAP, 2005; Tules, 2009). Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive (Premaratna, 2002; Thirkawela, 2011). Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. Lack of networks also returns women's awareness and exposure to good role models. Few women are invited to join trade of missions or delegations, due to the combined invisibility of women-dominated sectors or subsectors and of women as individuals within any given sector. Information is a most important resource for women entrepreneurs. Because, information can relate to markets, suppliers, costs and technology, and networks have emerged as key strategy for giving support to women entrepreneurs. Networking is very important to the success of a business, and it is identified as one of the key ways to strengthen women's enterprises as it can provide access to information, new customers and suppliers (UNESCAP, 2020).

Business enterprises have contacts with a number of groups. These parties can be social networking, commercial networking and professional networking. According to the research findings women entrepreneurs prefer especially to keep social networking with friends and relatives compared to their male counterparts. In contrast, majority of male entrepreneurs prefer to have close connections with commercial networking (Surangi, 2010; Wasanthi, 2011). Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations (Botha, 2006). Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business. Moreover, business success depends on the support extended by family members (Surangi, 2010).

Importance of Entrepreneurial Network

In recent competitive landscape, firms cannot rely on internally controlled resources alone to pursue advantage-creating and advantage enhancing, they must collaborate with other firms to gain access to information, skills, expertise, assets, and technologies and thus leverage their internal resources. Different strategic tendencies create different needs, motivations and opportunities for collaboration with other market participants such as competitors, distributors, suppliers, and customers. Thus, certain regularities in firms "strategic behavior can lead to distinctive and recognizable patterns of networking behavior, which in turn leads to predictable types of network structure (Giudici and Reinmoeller, 2013). The increased competitive pressure and the unprecedented pace of technological change in most industries today (Davis, 2007) have made collaboration with other firms a necessary condition for sustained success in the marketplace. This increased collaborative activity, strategically initiated by firms in their efforts to outcompete rivals; leads to formation of a network of inter firm relationships in the form of strategic alliances, joint ventures, and long-term agreements. Each firm in the alliance network maintains a distinct portfolio of alliances and has a distinct pattern of alliance ties with other network members, which in turn provide different

potential for gaining access to network resources. Applying social network theories, researchers have shown empirically that several network positions for instance brokerage position, ego network density, centrality and configurations such as diversity of ties, proportion of strong or weak ties provide firms with advantageous access to network resources, which in turn is positively related to firms,, performance (Zaheer and Bell, 2005).

Theoretical Framework and Literature Review

To flourish in this competitive world, it is crucial to develop a strong entrepreneurial and social network. Networking plays an essential role in binding and bringing firms together into a sound and innovative system of relational contracting, collaborative product development, and complex interorganizational alliances (Staber, 2001). Previous research has recognized that networking is a vital source of information for entrepreneurs and small enterprises (BarNir and Smith, 2002; Greve and Salaff, 2003). Information is a major resource for both men and women entrepreneurs to connect to marketplaces, suppliers, customers, technology, and networking have appeared as valuable policy for contributing assistance to female entrepreneurs (Frazier and Niehm, 2004). Entrepreneurial process involves gathering of scarce resources from external environment. Entrepreneurs usually obtain these resources through their networks (Dodd, et al., 2002). Existing literature suggests that networks of entrepreneurs are really an opportunity set, which helps entrepreneurs to access both tangible and intangible resources. The networking consisting of family and friends tend to move in the same circles as the entrepreneur, these resources may not offer much beyond the entrepreneur's own scope; they may not be adequately diverse in nature (Anderson et al., 2005).

The social network Approach

Approaches to the research of entrepreneurship differ depending on topics to be considered. Aldrich and Zimmer (1986) suggested a new approach which they termed "Networks Approach to Entrepreneurship. They built their suggestion on resource dependence theory and illustrate the reason why certain entrepreneurs are more successful than others in starting up and continuing their businesses. The networks approach to entrepreneurship is mainly based on the ground that entrepreneurs build relations with the external environment, and thereby have access to different information, in order to define potential business opportunities, and obtain required resources to start-up and continue their businesses successfully. They get support, knowledge, and access to distribution channels through their social networks. Entrepreneurs are also linked to people and organizations that interact among themselves and these contacts can widen the availability of resources that sustain a new firm (Hansen, 1995). To meet their enterprise needs, entrepreneurs bring both those that are closer and distant to them into their business decisions. When the entrepreneurs' contacts contribute to their entrepreneurial goals, these social contacts are their social capital (Burt, 1992). Entrepreneurial networks span relations to organizations, clusters of firms, as well as to other people that help them set up the firm (Hansen, 1995). These relations may extend across professional networks, reaching friends, families and colleagues from earlier jobs. Networks have useful properties for entrepreneurs. The first is size, Entrepreneurs can enlarge their networks to get crucial information and other resources from knowledgeable others. The next is positioning, Entrepreneurs position themselves within a social network to shorten the path to knowledgeable in other to get what they need (Burt, 1992; and Granovetter, 1973).

Resource- Based Entrepreneurship Theories

The Resource-based theory of entrepreneurship argues that access to resources by founders is an important predictor of opportunity based entrepreneurship and new venture growth (Alvarez &Busenitz, 2001). This theory stresses the importance of financial, social and human resources (Aldrich, 1999). Thus, access to resources enhances the individual's ability to detect and act upon discovered opportunities (Davidson & Honing, 2003). Financial, social and human capital represents three classes of theories under the resource – based entrepreneurship theories. But social capital or social network will be considered for the purpose of this research. Shane and Eckhardt (2003) says "an individual may have the ability to recognize that a given entrepreneurial opportunity exist, but might lack the social connections to transform the opportunity into a business start- up. It is thought that access to a larger social network might help overcome this problem". The literature on this theory shows that stronger social ties to resource providers facilitate the acquisition of resources and enhance the probability of opportunity exploitation (Aldrich &Zimmers, 1986).

Research Methodology

The study used both primary and secondary data. Women entrepreneurs with particular reference to Small scale businesses in Tailoring firms in the three senatorial district of Borno state, Nigeria were used as the case study. For an easy and smooth running of the business, tailor has an association in which all members are expected to join the association. The sample was drawn with a random sampling using both questionnaire and in-depth interview. Interviews were conducted and questionnaires were distributed to the owners who had been in business for over one year. Out of 180 questionnaires distributed, all were returned given a total of 100% responses. Questions relating to demographic characteristics, awareness of any social network relevant to their business, asset acquired, challenges and suggestions for improvement on social network were considered. Data was analysed using descriptive statistics and Chi-square test for independence analysis.

Description of variables used Business growth and social networks; In general it is challenging to measure business growth (Davidsson and Wiklund 2000; Witt 2004) and this is particularly so in this study. Tailoring business owners do not often keep exact records of their income and expenditure. Therefore, robust proxy measures of growth were needed with questions that the owners were able and willing to answer. The researcher measure growth using Asset growth indicator. To measure this, the study inquired about the number of sewing machine in 2023 and the initial number of machine at start-up is from 1 to 3. The measure of asset growth was the result of using a dummy variable value of 1 if more sewing machines were purchased and 0 if otherwise. The enterprise owners usually purchase more equipment/machines as the needs arise and in order to meet the demand of their increasing customers, so asset growth since start-up is quite consistent with the needs for their businesses growth. Also, the social network variable was derived based on the participants' answer ("yes=1" or "no =0")

Data Presentation, Interpretation and Analysis

This section dwelt on the analysis of data collected in order to ascertain if social network and business growth of the women entrepreneur in tailoring firm are related. The responses were collected; descriptive statistics and chi-square method were adopted in analyzing the responses and testing the hypothesis. A total of Eighty (180) questionnaires were administered and all were retrieved.

Analyses of Responses to Research Questions Business Growth

To measure the success or the business growth of entrepreneurs, the study inquired about the number of sewing machine as at 2023 and the initial number of machine at start-up of the business. The deduction of the old machines from the new one acquired gives the result presented in the table 2. From the table, we can see that only Fifty seven (57) respondents representing 31.67% of the sample size had no increase in asset but the rest 123 respondents representing 68.33% of the sample size had an increase in asset which represent business growth, though the rate of growth varies among the entrepreneurs.

Social Networks

Majority of the women entrepreneurs reported that family/friends had made their business to grow. This result is in consistent with the previous research on social network. ArentGreve and Janet W. Salaff 2003 in their research "social network and entrepreneurship" found that a high proportion of family members are present in female networks.

Hindrances to business growth

Table 2 shows that 46.11% of the respondents reported that finance is the major hindrance to their business growth, 6.11%, 25%, and 17.77% of the respondents of the sample size reported that Family, Government policy and others respectively serve as the hindrances to their business growth, while 25% reported that infrastructural facilities (e.g. power and road) hindered their business growth. Thus, majority of the respondents agreed that finance hindered their business to grow.

Table 1: Response to research question

Variables	Categories	Code	Frequency	Percentage
Business Growth	0 Sewing Machine	1	57	31.67
	1-3 Sewing Machine	2	70	38.89
	4-6 Sewing Machine	3	29	16.11
	7-9 Sewing Machine	4	16	8.89
	Above 10 Sewing Machine	5	8	4.44
			180	100
Hindrances to Business Growth	Finance		83	46.11
	Family		11	6.11
	Infrastructural facilities		45	25
	Government policy		32	17.77
	Others		9	5
Total			180	100

Source: Field survey, 2023

Statistical Analysis of Result and Discussion of findings

To test the hypothesis, a non-parametric statistical techniques Chi-square test for independence analysis was used .This technique was used due to the small sample size and the nature of data used for this study. Before analysing the data, the researcher verified that the variables in social networks and business growth were cross- tabulated and efforts were also made to measures the strength of relationship that is, the effect size. There are a number of effect size statistics available in the crosstabs procedure. But for 2 by 2 tables the most commonly used is the phi coefficient and it varies between 0 (no relationship) and 1 (perfect positive relationship) (Gravetter and Wallnau, 2004). A chi-square test for independence (with Yates continuity correction) table 2, indicated Significant relationships between business growth and social network [Chi-Square (χ 2) = 4.01, df=1, n=180, p=.045].

Table 2: Chi-Square test: relationship between social networks and business growth

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.819	1	.009
Continuity Correction ^b	4.014	1	.045
Likelihood Ratio	4.819	1	.028
Fisher's Exact Test			
Linear-by-Linear Association N of Valid Cases	6.726 180	1	.009
IN OF VARIO CASES			

Source: Field survey, 2023

Table 3 also shows the effect size. The magnitude of the effect (Phi=0.30) is medium using Cohen's (1988) criteria of .10 for small effect, 0.30 for medium effect and 0.50 for large effect. Generally, this research affirmed the positive effects of social networks on the business growth of an entrepreneur, especially for women in small scale tailoring business in Borno state, Nigeria.

Table 3 Symmetric Measures of effect size

		Value	Appox. Sig.
	Phi	.304	.009
Nominal by Nominal			
		.304	.009
Cramer's V		180	
N of Valid Cases			

Source: Field survey, 2023

This result is consistent with many studies, for instance in the work of Martinez and Aldrich (2011), they reported that diverse networks have an influence in entrepreneurial outcomes like survival and profitability. In addition, the study of Littunen and Niittykangas (2010) revealed that the use of networks has a positive effect on firms' high growth in the metal industry. Also, Chattopadhyay (2008) studied the pattern of social networking in relation with entrepreneurial success and the study concluded that entrepreneurial social networking is the powerful determinant of entrepreneurial success. This research further shows that family /friends shared the largest part of the social network of the group studied, which was also found in work of Coleman (1988) that "women entrepreneurs' networks are often dense with ties of kin and friends in closed circles, while dense or closed networks may provide greater support".

Recommendations

Based on the findings from this study the following recommendations are made:

- Women entrepreneurs should increase the level of their entrepreneurial networks with other women entrepreneurs by forming useful associations and engaging in some sort of cooperative to pull resources together and make better use of business opportunities.
- ➤ It is important to engage women in entrepreneurial networks which will help them pivotal to developing the right abilities, skills, competencies and orientation necessary for to make vital contributions through entrepreneurial ventures.
- More attention is needed to develop inter-associational strategic network within their various Associations. Inter-associational strategic network is important and valuable in assisting business to grow and increase their chances for success.
- ➤ Effort also must be place on the quality of service and owners of this business must have adequate knowledge about their job. As these will help in retaining customers and avoid unnecessary loss.
- The study will encourage women to mobilize in groups to form networking to assist and get contact to finance, markets, information, and customers.

References

- Ajuta, B. I. (2013). Challenges of Youth Unemployment in Nigeria: Effective Guidance as a Panacea. African Research Review. An International Multiple Displinary Journal, 7(1), 307-321
- Ascigil, S. F. and Magner, N. R. (2009). Business incubators: leveraging skill utilization through social capital. Journal of Small Business Strategy, 20(1), 19–34.
- Asur, R. (2020). Assessing the Impact of Micro-Entrepreneurial Skill Acquisition of the Trained IDPs Towards Economic Self-Reliance. Unpublished masters' degree thesis. Submitted to the Department of Economics, University of Maiduguri, Maiduguri
- Audrey, G., David, C. and Steve, R. (2006). Networking in SMEs: Evaluating its contribution. International Business Review, 15(3), 278–293
- Barnir, A. and Smith, K. A. (2002). Inter-firm alliances in the small business: The role of social networks. Journal of Small Business Management, 40(3), 219–232.
- Batjargal, et al. (2009). Women and men entrepreneurs' social networks and new venture performance across cultures. In Academy of Management Annual Meeting Proceedings, Conference Proceeding.

- Birley, S., Cromie, S. and Myers, A. (1991). Entrepreneurial Networks: Their Emergence in Ireland and Overseas. International Journal of Small Business, 9(4), 56–74.
- Brush, C. G. (1992). Research on women business owners: past trends, a new perspective and future directions. Entrepreneurship Theory and Practice, 16(4), 5–30.
- D'Exelle, B. and Holvoet, N. (2011). Gender and network formation in rural Nicaragua: a village case study. Feminist Economics, 17(2), 31–61.
- Daneil, T. (2010). Network development and knowledge creation within the foreign market: A study of international entrepreneurial firms. Entrepreneurship & Regional Development, 22(5), 379–402.
- Fopohunda, T.M. (2012). Women and the Informal Sector in Nigeria: Implications for Development. www.semanticsscholar.org
- Foss, L. (2010). Research on entrepreneurial networks: The case for a constructionist feminist theory perspective. International Journal of Gender and Entrepreneurship, 2(1), 83–102
- Garcia, M. C. D. and Carter, S. (2009). Resource mobilization through business owners' networks: is gender an issue?. International Journal of Gender and Entrepreneurship, 1(3), 226–252.
- Idoko, C. U. (2014). Skill Acquisition and Youth Empowerment in Nigeria. Global Journal of Commence and Management Perspective, 3(1), pp 51-54
- Johannisson, B. (2000). Networking and entrepreneurial growth: Hand book of entrepreneurship. London: Blackwell.
- Kawka, R. et al (2002). From Bulamari to Yerwa to Metropolitan Maiduguri. Interdisciplinary Studies on the Capital of Borno State, Nigeria. Series: WestafrikanischeStudien, Volume 24. Rüdiger Köppe Verlag, Cologne
- Klyver, K. and Grant, S. (2010). Gender differences in entrepreneurial networking and participation. International Journal of Gender and Entrepreneurship, 2(3), 213–227.
- Ogodogun, C. E. &Otwedon, M.A. (2017). Entrepreneurship: A Veritable Tool for Innovation. Published by West and Solomon Publishing Coy Ltd, pp 85-88
- Olagbaju, O. O. (2020). Adult Literacy and Skill Acquisition Programmes as Correlates of Women Empowerment and Self Reliance in the Gambia. Education Research International, Published
- Singal R. K. P. & Singal, S. (2012). Entrepreneurship and Development. New Dechi; Katana and Sons.
- Tende, S.B.A. (2016). The Impact of Women Entrepreneurs Towards National Development. Selected Study on Taraba State. *Information and Knowledge Management*. 6(6), 2016
- Teru, S.P. (2015). Evaluation of the Impact of Entrepreneurship on Nigerian Economic Development (A Case Study of Jalingo Local Government Area of Taraba State, Nigeria). Pearl Journal of Management, Social Science and Humanities. 1(4,) pp. 69-77
- Udoye, R. N. &Ileh, C.M. (2017). Entrepreneurship Education in Depressed Economy. Published by West and Solomon Publishing Coy Ltd, pp 46-49
- Usman I.S. & Musa N.Y. (2014). Women Participation in Farming Skill Acquisition Programme in Adamawa State, Nigeria. *Nigerian Journal of Rural Sociology, 15(1), pp 38-43*