

Women Entrepreneurship and Poverty Alleviation among Low Income Families in Developing Societies: An Empirical Evidence from Nigeria

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Abstract

The study investigated the relationship between women entrepreneurship and poverty alleviation among low income families in developing societies, and evaluated the impact of women entrepreneurship on poverty alleviation using Nigeria as reference. A survey design was employed with a questionnaire instrument administered to 250 women who are business owners in Lagos, using a simple random sampling technique. The response data were analyzed using both descriptive and inferential analytical methods. The descriptive analysis showed that women take up entrepreneurship for the purpose of supporting their spouses to fight against poverty. A multivariate Partial Least Squares Structural Equation Model (PLS-SEM) was used for the inferential analysis and to specify the relationships among the construct variables in the study. The bootstrapping technique of the PLS-SEM was used to estimate the parameters in the model, with the aid of the Smart-3 software. The result of the factor loadings, reliability test, convergent and discriminant validity revealed that the construct variables are fit for the PLS-SEM. The path analysis revealed that wife's income (women entrepreneurship) has significant positive relationship with provision of health care, education, clothing and housing, and hence significantly positively impact on poverty alleviation in these areas of family needs. But in contrast, women entrepreneurship does not impact significantly on food. In general, the study concludes that women entrepreneurship is a key driver of poverty reduction among low income families in Nigeria. Therefore, it is recommended that government and other stakeholders should make deliberate efforts to promote women entrepreneurship by providing financial support and other facilities to women entrepreneurs.

Keywords: Women Entrepreneurship, Poverty Alleviation, Low income Families, Developing Societies, Empirical Evidence from Nigeria.

INTRODUCTION

Today, poverty is ravaging all the societies of the world and every national government is fighting back with economic policies that provide opportunities for people to receive incomes that enable them to meet their basic needs. The biggest challenge for most family is that the source of income is not able to provide income stream that can accommodate the consumption level of their household, particularly with the level of inflation being experienced in many economies. Low income families, especially, are finding it difficult to meet their basic needs, particularly relying on the income of the traditional breadwinner (the father of the home) alone. Sources of income have continued to shrink overtime in many societies. This is evident by the unabated pervasive high level of unemployment being experienced across the world (ILO, 2023). Nigeria families are apparently worse off in the situation with a poverty level of less than \$1.90 income resulting from a devastating mass unemployment. It can be estimated that 80% of Nigerian families now requires the combination of efforts from both husband and wife to see the family through. Invariably the traditional role of the wife as help mate whose

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supporting role is in the home front, has changed to that of bread winning assistance by engaging in entrepreneurial activities. But unfortunately, however, the support for women entrepreneurship in Nigeria and many other societies with similar economic situation is yet very low.

Odoemene, (2013) points out that Nigeria women constitute more than 50% of the Nigerian population and out of this, only about 35% of them are involved in entrepreneurship. Evidently, the level of poverty is aggravated by the exclusion of women from entrepreneurship engagement resulting from lack of necessary support.

Although Global Entrepreneurship Monitor (GEM)(2015) has reported that Nigeria has the highest number of women entrepreneurs in the world, in that, out of the over 41 million small and medium enterprises, ownership by women constitute 40%, the report apparently relates to women in families that are already out of the low income family groups or poor families. However, a count of only 23 million women entrepreneurs out of 108 million women in the country is not a positive reflection of entrepreneurship engagement by Nigerian women in absolute terms. It is this understanding that provides the rationale for this study. The primary objective of the study is to evaluate the impact of women entrepreneurship as a means for poverty alleviation in the family, and to determine the appropriate measures for strengthening women's participation in entrepreneurship, particularly in low income families.

In the study, two research questions are of interest, from which the hypotheses for the study have been developed. These are: (i) Is there a relationship between women involvement in entrepreneurship and poverty alleviation in families, particularly within the low income groups? (ii) Does women involvement entrepreneurship have significant impact on poverty reduction among low income families in developing societies? The study limits low income families to those that the man earns ₦7,000 - ₦50,000 per month in Nigeria and the woman is a full house wife (unengaged). We operationalized a developing society as one with a low living standard, undeveloped industrial base, and low Human Development Index (HDI). Nigeria falls under this description.

LITERATURE REVIEW

The Meaning and Classification of Poverty

There is no completely satisfactory way of defining poverty due to its multidimensional nature as well as its dynamic properties. In the words of Aboyade (1995), "Poverty is like an elephant, it is more easily recognized than defined". Most economists define poverty as a situation of low income or low consumption (Obadan, 1997) while some adopt a broader definition such as being unable to meet basic material needs, encompassing food, water, clothing, shelter, education, health as well as basic non-material needs including participation, identity, dignity among others (Ali, and Thorbecke, 1998). Accordingly, people are counted poor when their measured standard of living in terms of income or consumption is below the poverty line. Thus, the poverty line is a measure that separates the poor from the non-poor.

According to the World Bank (2016), Poverty is pronounced deprivation in well-being and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life (ibid).

Lipton and Ravallion (1995) define poverty as "to exist when one or more persons fall short of a level of economic welfare deemed to constitute a reasonable minimum either in some absolute sense or by the standards of a specific society. This is further broken down by Todaro (1985) who defined poverty as a situation where a population or section of a population is able to meet only its bare subsistence needs of food, clothing and shelter in order to maintain minimum levels of living.

Evidently, poverty has both income and non-income dimension usually intertwined (Anyanwu, 2010). While poverty can be measured in terms of income in developed world, it has been argued that inadequate access to basic infrastructure like water, health and education facilities, transportation and even information will be

important in defining poverty in a developing country like Nigeria (Olanrewaju 1996; Onibokun, *et. al.* 1996). This makes sense because where there is access to basic infrastructure one's level of income would be inconsequential. One may not have adequate income to access such basic infrastructures at market rate but could still have access to them by the provision of government. The level of basic infrastructures one can access or that can be at one's disposal is a function of either one's income level or free access made possible by government. More pertinently, family poverty can be defined as a situation where the income of a family is insufficient to obtain the minimum basic necessities for survival of the family and has no free access to such basic necessities of life. Simply stated, poverty is a state or condition in which a person, group or community lacks the provisions and essential facilities for a minimum standard of living.

Essentially, the poor is anyone or family that is unable to obtain the basic facilities for survival as result of inadequate income stream and free provision by government (Anyanwu, 2010). The low income families in the context of developing countries fall within this definition of the poor .

Nature and level of poverty in Nigeria and Developing Countries

According to the World Bank (*ibid*), if a person is living on \$1.90 a day or less, then he/she is living in extreme poverty, and as of 2022, around 431 million people in Africa were living in extreme poverty, with the poverty threshold at \$1.90 a day. It is estimated that currently nearly 12% of the world population in extreme poverty live in Nigeria, using the poverty threshold of \$1.90 per day. The World Poverty Clock reported that there are 71 million extremely poor Nigerians. In 2019, the poverty and inequality in Nigeria report by the National Bureau of Statistics (NBS) highlights that 40.1% of Nigeria total population or 82.2 million people, live below the country's poverty line of ₦137,430 (\$381.75) per person per year. This translates to ₦376.5 per day, meaning that any individual who spends less than ₦376.5 a day on food and other basic needs is considered poor. The global poverty line is ₦740 per day for this same needs, but the national poverty line in Nigeria by today's exchange rate of 1800/\$ is about 18 cents. Thus, the 89.2m Nigerians estimated by NBS that are living in poverty actually live on 18 cents per day for their basic needs as of today. The World Poverty Clock using the global standard of \$1.90 poverty line estimates that 102.4m Nigerians are in extreme poverty representing 13.2m people higher than what the NBS reported.

The most recent survey data for Nigeria's multidimensional poverty index (MPI) showed that 33 percent (70,516 people in 2021) live in multidimensional poverty while an additional 16.6 percent (35,440 people in 2021) is vulnerable to multi-dimensional poverty. Those in severe multidimensional poverty constitute 18.1 percent. The population suffering monetary poverty (i.e. below income poverty line) is 30.9 percent suggesting only 2.1 percent below headcount or incidence of multidimensional poverty. The intensity of deprivations in Nigeria (poverty by deprivation), which is the average deprivation score among people living in multidimensional poverty, is 52.9 percent. The MPI value, i.e. the share of the population that is multi-dimensionally poor adjusted by the intensity of the deprivations, is 0.175 (Sumner, 2013; Ortiz-Ospina, & Roser, 2016). Evidently, individuals or households that live above the monetary poverty line still suffer deprivations (high level of poverty) in other critical areas of needs such as health education and/or standard of living. The MPI survey report reveals that in Nigeria, the contribution of deprivation in health, education and standard of living to overall multinational poverty is 19.5 percent, 35.5 percent and 45.0 percent respectively.

The analysis of the nature and severity of poverty in Nigeria shows that poverty is increasing at a very alarming rate and the level of poverty in Nigeria is high especially among the low income family. According to the national Multidimensional Poverty Index (MPI) of 2022, 63% of Nigerian population are multidimensionally poor and the number is higher in rural areas, with 72% of people being poor, compared to 42% of people in Urban areas

The Concept of Poverty Alleviation

The concern over increasing poverty levels especially in the developing countries and the need to improve the living standards of people has led to the concept of poverty alleviation. Poverty alleviation is any process which seeks to reduce the level of poverty in a community, or a social unit or society at large. Poverty alleviation usually is associated with meeting long term goals and is in general developmental (Moser, 1998). The construct

has become a popular economic development concept among poor nations of the world since the 1990s when it was first used by political office holders in some of these nations (Fields, 2012).

Poverty Alleviation is the set of steps taken in an economic and humanitarian way for eradicating poverty from a country. Poverty alleviation refers to all the approaches and methods adopted by government, non-governmental organizations and private individuals or international institutions to reduce or eradicate poverty from a community or society. As Oviasuyi (2015) argues, poverty alleviation/eradication can be described as an exercise to raise people's capabilities and enhance their freedoms. Its synonym in development is empowerment, which is, helping people in poverty to acquire the means they need to meet their basic needs as the long-term solution to poverty.

Poverty Alleviation Programmes are aimed to reduce the rate of poverty in the country by providing proper access to monetary income, food, and basic facilities to households and families belonging to the below the poverty line. The most critical tool for poverty alleviation is the provision of opportunities for productive or economic engagement, that is, providing sources of employment for people to generate income that will enable them meet their basic needs (Ali, & Ali, 2013). Socioeconomic theory suggests that there is a significant relationship between unemployment and poverty. The poverty rate of a people can be reduced by reducing unemployment. In every country, the government in power usually makes promises of providing certain number jobs (usually wage employment) for the unemployed every year to reduce incidence of poverty among households or families living below the poverty line. Such promises are however, only fulfilled on paper but hardly fulfilled in reality, thus leaving poverty unabated. Evidently, government cannot provide wage employment for the teeming unemployed as a source of poverty alleviation, private entrepreneurship is required to fill the gap.

The Concept of Low Income Families in the Nigerian Context

Low income families are families in which the bread winner, usually the father has no income or has income that is insufficient to meet the basic needs of the family; or both adults in the family are not able to generate enough income to meet the needs of the family, resulting in the family experiencing financial hardship in semi-permanent nature.(Verrest, 2013) In the context of Nigeria, given her national poverty line of ₦137, 430 per person per year, and ₦376.5 per day, a low income family is one that barely satisfies the minimum consumption standard for a family i.e. the average income of the family is barely above the poverty line (Acs, *et. al.*, 2001). Thus, any family with an average amount of money (income) spent on food and non-food basic needs that is less than ₦137, 430 per person, per year, or ₦376.5 per day, is considered poor.

Two major characteristics of low income families are that: the working person in the family earns below the poverty line and is responsible for the bulk of income of the family (Acs and Loprest, 2005). In other words, the income generation from his/her engagement is insufficient for the needs of the entire family members; the family has the primary income earner (s) working essentially full-time, full-year with a lot of resilience even under harsh conditions of work. Evidently, low income family constitute the majority families in Nigeria (Sindick, 2012).

The Concept of Women Entrepreneurship and Its Critical Features

Women entrepreneurship is a relatively new concept in the literature, coming into use only in the past few decades as women began to take interest in business ownership in as the means for additional income for maintaining their families' living standards in the face of rising cost of living and economic hardship (UNIDO, 2014). Since the past 25 years there has been emphasis on women entrepreneurship as the economy of households continues to worsen. Thus, women involvement in entrepreneurship and business ownership can be said to be motivated by economic necessity.

This study defines women entrepreneurship as the process of initiating business ventures by one or more women. It means the involvement of women in opportunity identification and business idea generation, and implementation as a means to gain economic power (Sharma, 2022).

Women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in a unique way so as to take advantage of the opportunity identified in their immediate environment through production of goods and services. In other words, women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it as going concern. According to Harbison (1956) and Schumpeter (1967), any woman or group of women who innovate, initiate or adopt an economic/business activity may be called women entrepreneur.

Several factors compel women to take up entrepreneurship but majorly because of economic necessity, i.e. to gain economic independence for themselves and their family. They are usually in the soft business areas that do not require heavy skills, huge capital outlay, and use of sophisticated technology, except for a few cases of women who have succeeded in growing their business from the small start-up to larger sizes with increased capacities. They are usually involved in “nano”, micro and small scale businesses, and are often solopreneurs (i.e. single proprietors). They are usually married with children or unmarried but with children. Their spouses are usually in the low income bracket. A large number of women entrepreneurs have no formal education and training beyond National diploma or its equivalent.

Women Entrepreneurship in Nigeria

Nigeria, with a fast-growing business economy, is still largely a traditional society where it is believed that women should not take a major role in business activities so that they are not exposed to public glare (Mordi, Simpson, and Singh, 2010). This is against the backdrop of Nigeria sociocultural beliefs that being involved in entrepreneurial career would expose women to certain hazards and risk of insecurity of their bodies and give them opportunity to be involved in extra marital affairs, which is considered a taboo in many Nigerian societies or sub-cultures. Again there are likely to be difficulties keeping their homes effectively as their traditional role and simultaneously performing entrepreneurial activities that are usually very demanding, i.e. a possible conflict of priorities between business and home keeping roles may occur. Thus, the traditional Nigerian society does not expect women to be significant income earners in the family. Consequently, the traditional Nigerian woman grows up with the culture that only allows her minimal access to means of production and income. She is allowed to engage only in farming, fishing, animal rearing, and petty trading in food and cooking items around her home to keep her busy.

Women are now awoken in today's Nigeria to be more actively interested in entrepreneurship and establishing their presence both in the formal and in the informal sector in spite of the sociocultural limitations imposed on them (Odijie and Golley, 2022). As observed by Ukonu and Tafamel (2011) women entrepreneurial activities, generating 22,591,229 employments across Nigeria (SMEDAN/NBS, 2013), have added value to the economy of Nigeria, not only by providing employment, but also opening more business opportunities for suppliers and other business chain (Iyiola & Azuh, 2014), thus, serving as a major means for poverty alleviation not only in the family of the business owners but also in other families whose members are given jobs. However, modern Nigerian women entrepreneurs, in spite of their contributions still face a lot of challenges of different dimensions other than sociocultural inhibitions that characterized traditional Nigerian society. It has been argued that if Nigerian women entrepreneurs are given an enabling environment they would do better contributing to poverty alleviation in Nigerian society (Adeleye, Györke, & Gubacsi, 2023).

Conceptual Framework

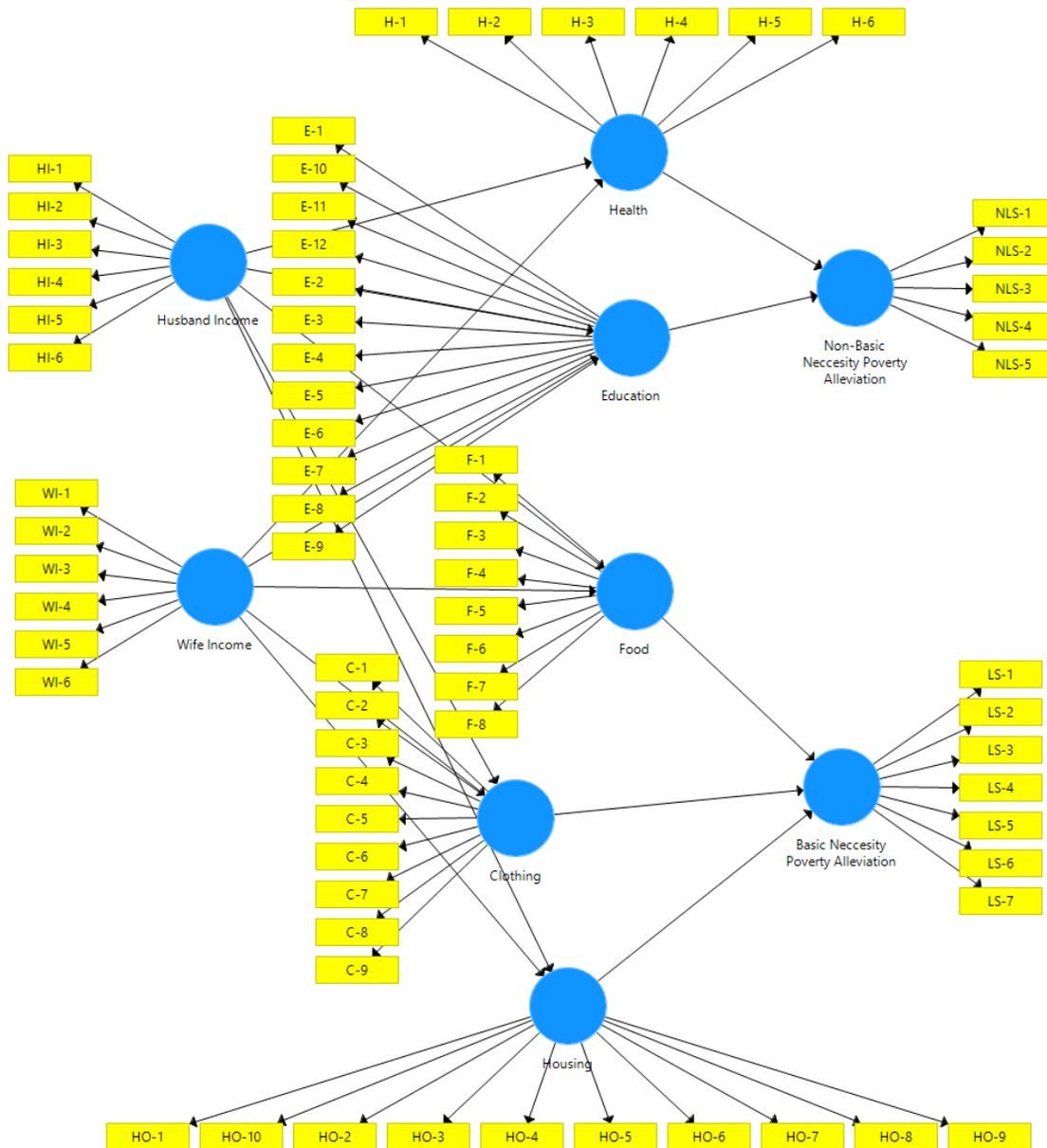


Figure 1: Author’s Conceptual Framework using Smart-3 (2024)

The model hypothesizes that the woman’s income (WI) from her business as an addition to her husband’s income (HI) directly impacts on the amount of goods and services the family can access, which are classified into basic necessities (food items, clothing, housing) and non basic necessities (education and health). The household living condition measured in the level of access to these items that the family enjoys depends on both the husband’s income (HI) and the income from the woman’s entrepreneurial activities (WI). Thus, the higher the woman’s income, the better their living condition, *ceteris paribus*, due to increase capacity for consumption that it allows the family, and the lower the incidence of poverty suffered by the family. The model presents poverty alleviation in two dimensions, viz, non-basic necessities poverty alleviation, and basic necessities poverty alleviation, following from the dimensions of family needs on which a family may experience lack of access or non-fulfillment as suggested in the literature. In Nigeria, contrary to many societies, families

solely bear the cost of education and health provision without government support, hence their access is presented as a function of family’s income in the model.

METHODOLOGY

The study employed a field survey for data collection from women in various businesses using the questionnaire instrument, with a random sample of 250 women entrepreneurs from Lagos State being the 2nd state with the highest cost of living in Nigeria (). A Structural Equation Model (SEM) was used to determine the relationship between women entrepreneurship and poverty alleviation in families; and the level of impact of women entrepreneurship on poverty alleviation. Poverty alleviation was measured by the additional volume of consumption by the household that was occasioned by income generated from the woman’s enterprise.

The method of data analysis included the Partial Least Squares technique. The internal consistency and reliability of the measuring items for the construct variables were tested using the Cronbach’s Alpha and the composite reliability statistics. The Average Variance Extracted (AVE) was further used to test the convergent validity, while the Fornell-Larcker and Heterotrait-Monotrait (HTMT) criteria specified the discriminant validity.

RESULTS AND DISCUSSION

Table 1: Demographic Statistics

VARIABLE	CATEGORY	%TAGE FREQ.
Marital Status	Married	90.7
	Divorced	3.6
	Widow	3.6
No of Children	1-2 Children	29.8
	3-4 Children	61.3
	Above 4 Children	6.7
Educational Backgrd	Pry Sch. Cert	10.2
	SSC/GCE	18.2
	NCE/OND	24.0
	BSC/HND	44.4
	NONE	0.9
Reason for Business Establishment	Support Husband	50.2
	Self- Independence	13.8
	Family Tradition	4.4
	Personal Desire	22.2
	Unemployment	7.1
No. of Employees	Less than 5 workers	71.1
	5-10 workers	10.7
	Above 10 workers	5.3
	None	10.7
Initial Capital	Below ₦100,000	57.3
	₦100,000 - ₦150,000	17.8
	₦150,000 - ₦200,000	16.2
	Above ₦200,000	8.7
Source of Initial Capital	Osusu/Personal Savings	45.3
	Loans	24.0

	Family/Friends	28.4
Business Worth	Below ₦200,000	24.6
	₦200,000 - ₦500,000	45.2
	₦500,000 - ₦1m	19.5
	Above ₦1m	10.7
Monthly Business Income	Below ₦50,000	15.6
	₦50,000 - ₦100,000	48.8
	₦100,000 - ₦150,000	25.9
	Above ₦150,000	9.7
Husband's Monthly Income	Below ₦50,000	17.8
	₦50,000 - ₦70,000	29.9
	₦70,000 - ₦150,000	24.9
	Above ₦150,000	18.4
	No Income	9.0
Family's Monthly Expenditure before Wife's Income earning	Below ₦35,000	32.0
	₦35,000 - ₦45,000	20.0
	₦45,000 - ₦60,000	17.8
	Above ₦60,000	28.0
Husband's Income Adequacy for the family needs	Not Quite Adequate	51.0
	Somewhat Adequate	6.8
	Hardly Adequate	4.8
	Not Adequate at all	37.4
Family's Monthly Expenditure during Wife's Income earning	Below ₦35,000	11.6
	₦35,000 - ₦45,000	12.9
	₦45,000 - ₦60,000	17.3
	Above ₦60,000	56.0
Support for Family Upkeep	Yes	92.9
	No	4.9
Frequency of Support	Frequently	24.9
	Sometimes	20.4
	Occasionally	26.2
	Monthly	20.9
	Daily	5.3
Support Impact	Very greatly	19.1
	Greatly	28.0
	Moderately	29.3
	Little	14.2
	Very Little	7.1

The demographic statistics from the survey are shown in table 1 above in percentages. The statistics reveal that majority of women who enter into business are married with their families under the pressure of economic poverty and desire a means to cater for their children under the situation. The pressure is not because of over bloated family size as majority of them have family size within government prescription as the ideal for an average income earner, so their poverty experience is an external creation outside their control. Many women entrepreneurs have formal education with college and university certificates and this may have accounted for their appreciation of the economic reality and hence restricting their family size to the ideal maximum. More than half of the respondents are in business to be able to support their husbands believing that being in business is the only means to adequately provide support, as they may have seen that income from salaried job would not provide adequate support as may be desired. There may have been some of them who had jobs but resigned to established their businesses as a more reliable means to support their spouses.

A major revelation from the statistics is that women entrepreneurship is mainly in the micro industry and even much more as "Nano" enterprises, given that a predominant number of them only have between 1 and 4 employees while some of them run without any employee, their small initial capital outlay with only 8.7% of them starting with capital above ₦200,000; the very small business worth with only 10.7% having a business worth above ₦1m; as well as their business income per month with only few of them (9.7%) earning above ₦150,000 per month. The Micro and Nano size of women enterprises can be attributed to lack of access to initial capital as majority of women entrepreneurs have no access to funding outside their personal savings and

assistance from family and friends. The findings have shown that none of the women received initial capital from government sources, and hence they have had to start with as much as their private sources of funding could carry them. Evidently, sources of funding for women entrepreneurship are scarce in Nigeria.

The necessity for women to engage in business to support their spouses is shown with the meagre monthly income of their spouses with only 18.4% of them having spouses who earn above ₦150,000 per month, and 26.8% have husbands who either do not earn income at all or earn below ₦50,000 per month. The incomes of the spouses of majority of the women who engaged in entrepreneurship, given their family’s expenditure level, particularly prior to their entrepreneurial entry, are evidently inadequate for their family’s upkeep as their responses indicated. . Thus, majority of women entrepreneurs in Nigeria enter into entrepreneurship out of necessity and hence can be referred to as Necessity entrepreneurs. This buttresses the findings of Fields (2012) on poverty and low earnings in the developing world; and Moore (2010) on why women enter into entrepreneurship.

However, the involvement of the wife in entrepreneurship has great impact on poverty alleviation in many of the families. This is indicated by the increase of the family monthly expenditure with only 11.6% of the families having expenditure below ₦35,000 as against 32% before the wife’s ownership of business. There is also a rise in the number of families spending above ₦60,000 from 28% to 40.2% indicating a positive impact of women (wives’) engagement in entrepreneurship. This is affirmed by the self assessment by the women of the impact of their support on their family consumption level with 47.1% of them indicating ‘Great impact’ relative to 21.3% who indicated ‘Little impact’ while others indicated ‘Moderate impact.’ Evidently, only an insignificant number (7.1%) of women entrepreneurs do not lend support to their spouses as indicated by the responses of the sampled women entrepreneurs. Apparently, the 7.1% who do not give support will be among those whose spouses earn income above ₦150,000 and with small family size of either One or No child. The statistics on the frequency of support from the women showed that only an insignificant number (5.3%) of them give their spouses daily support on family consumption. This situation may not be unconnected to the belief that accepting the routine or daily bills of the family which are mainly on feeding will mean taking the bread winning role from their spouses and putting it upon themselves which is alien to African culture. However, from the evidence of support from 92.9% of women entrepreneurs, women entrepreneurship in Nigeria can be regarded as a positive phenomenon that should be encouraged as a means of fighting poverty among low income families in Nigeria.

Measuring Items for the Construct Variables

The results of the factor loadings presented in table 2 suggest that the retained items share significant variance with their respective constructs and are thus fit for the SEM.

Table 2: Assessments of the Measuring Items

Construct	Item	Loading	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Husband Income	HI-2	0.87	0.80	0.83	0.87	0.62
	HI-3	0.85				
	HI-4	0.74				
	HI-5	0.68				
Wife Income	WI-5	0.83	0.64	0.65	0.78	0.65
	WI-6	0.77				
Health	H-2	0.81	0.75	0.76	0.86	0.67
	H-3	0.80				
	H-5	0.85				
Education	E-1	0.76	0.83	0.84	0.88	0.55

	E-2	0.80				
	E-3	0.76				
	E-4	0.68				
	E-5	0.67				
	E-8	0.76				
Food	F-4	0.66	0.83	0.84	0.88	0.60
	F-5	0.79				
	F-6	0.80				
	F-7	0.84				
	F-8	0.76				
Clothing	C-1	0.63	0.826	0.83	0.87	0.50
	C-3	0.72				
	C-4	0.69				
	C-5	0.68				
	C-6	0.80				
	C-7	0.69				
	C-8	0.68				
Housing	HO-2	0.79	0.815	0.833	0.88	0.65
	HO-3	0.87				
	HO-5	0.85				
	HO-7	0.69				
Non-Basic Necessity Poverty Alleviation	NLS-2	0.91	0.919	0.929	0.94	0.80
	NLS-3	0.86				
	NLS-4	0.89				
	NLS-5	0.93				
Basic Necessity Poverty Alleviation	LS-1	0.89	0.871	0.886	0.91	0.62
	LS-2	0.86				
	LS-3	0.85				
	LS-4	0.77				
	LS-5	0.61				
	LS-7	0.69				

Source: Smart PLS-3 (2024)

The results also satisfy the internal consistency criteria for the construct variables as measured by the Cronbach Alpha, rho_A and composite reliability statistics, with all the values being above the minimum threshold of 0.6 for the internal consistency and reliability of the constructs. In addition, the Average Variance Extracted (AVE) for variables are within the minimum threshold of 0.5, implying a convergent validity.

Table 3: Fornell-Larcker Criterion

	Basic Necessity Poverty Alleviation	Clothing	Education	Food	Health	Housing	Husband Income	Non-Basic Necessity Poverty Alleviation	Wife Income
Basic Necessity Poverty Alleviation	0.785								
Clothing	0.298	0.700							
Education	0.164	0.505	0.740						
Food	0.520	0.684	0.415	0.774					
Health	0.196	0.585	0.634	0.489	0.819				
Housing	0.200	0.591	0.626	0.521	0.507	0.804			
Husband Income	0.108	0.524	0.565	0.357	0.419	0.577	0.788		
Non-Basic Necessity Poverty Alleviation	0.633	0.584	0.410	0.622	0.353	0.384	0.275	0.897	
Wife Income	0.033	0.501	0.495	0.250	0.515	0.497	0.582	0.164	0.803

Source: Smart PLS-3 (2024)

The Fornell-Larcker results for the construct variables (table 3) showed discriminant validity of the construct variables. The square roots of the AVEs (bolded values) are greater than any other value in the table (the inter-construct correlations). This is revealed in table 2, thus confirming the discriminant validity of the constructs.

Table 4: Heterotrait-Monotrait (HTMT) Ratios

	Basic Necessity Poverty Alleviation	Clothing	Education	Food	Health	Housing	Husband Income	Non-Basic Necessity Poverty Alleviation	Wife Income
Basic Necessity Poverty Alleviation									
Clothing	0.406								
Education	0.248	0.617							
Food	0.593	0.833	0.506						
Health	0.270	0.723	0.924	0.624					
Housing	0.374	0.710	0.760	0.642	0.643				
Husband Income	0.165	0.619	0.690	0.433	0.547	0.678			
Non-Basic Necessity Poverty Alleviation	0.712	0.681	0.468	0.823	0.417	0.467	0.323		
Wife Income	0.215	0.813	0.796	0.421	0.882	0.795	0.979	0.260	

Source: Smart PLS-3 (2024)

Table 4 reveals the HTMT ratios which are below the maximum limit of 1.0. This further establishes the discriminant validity of the constructs.

Table 4: Cross-Loadings

	Clothing	Education	Food	Health	Husband Income	Housing	Basic Necessity Poverty Alleviation	Non-Basic Necessity Poverty Alleviation	Wife Income
C-1	0.633	0.494	0.432	0.527	0.592	0.460	0.038	0.271	0.316
C-3	0.719	0.410	0.649	0.537	0.390	0.446	0.413	0.534	0.158
C-4	0.687	0.546	0.325	0.683	0.465	0.481	-0.014	0.237	0.449

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C-5	0.684	0.371	0.403	0.368	0.321	0.541	0.225	0.265	0.496
C-6	0.802	0.314	0.532	0.349	0.274	0.400	0.189	0.409	0.451
C-7	0.689	0.117	0.481	0.148	0.187	0.257	0.356	0.564	0.291
C-8	0.677	0.150	0.510	0.184	0.289	0.247	0.271	0.636	0.272
E-1	0.326	0.756	0.216	0.424	0.523	0.484	0.078	0.267	0.373
E-2	0.439	0.804	0.368	0.684	0.417	0.410	0.100	0.274	0.529
E-3	0.388	0.759	0.389	0.631	0.403	0.379	0.177	0.406	0.369
E-4	0.390	0.681	0.331	0.471	0.244	0.436	0.138	0.455	0.206
E-5	0.314	0.667	0.263	0.428	0.444	0.422	0.186	0.292	0.221
E-8	0.382	0.762	0.272	0.604	0.456	0.670	0.054	0.135	0.468
F-4	0.580	0.524	0.656	0.625	0.444	0.582	0.194	0.507	0.453
F-5	0.487	0.266	0.793	0.289	0.273	0.251	0.404	0.616	0.137
F-6	0.530	0.343	0.801	0.391	0.321	0.575	0.511	0.544	0.173
F-7	0.458	0.249	0.841	0.272	0.147	0.288	0.479	0.683	0.140
F-8	0.407	0.232	0.764	0.335	0.197	0.285	0.373	0.430	0.082
H-2	0.435	0.617	0.394	0.812	0.354	0.251	0.236	0.341	0.396
H-3	0.440	0.588	0.329	0.796	0.327	0.478	0.114	0.253	0.412
H-5	0.559	0.548	0.472	0.847	0.347	0.524	0.128	0.270	0.457
HI-2	0.572	0.429	0.366	0.313	0.870	0.548	0.103	0.278	0.487
HI-3	0.462	0.522	0.278	0.341	0.848	0.573	0.099	0.161	0.481
HI-4	0.228	0.435	0.256	0.391	0.737	0.405	0.018	0.259	0.404
HI-5	0.335	0.394	0.205	0.291	0.681	0.218	0.123	0.171	0.476
HO-2	0.413	0.624	0.238	0.453	0.493	0.789	-0.072	0.187	0.518
HO-3	0.453	0.555	0.362	0.490	0.578	0.870	0.057	0.150	0.509
HO-5	0.612	0.455	0.548	0.365	0.417	0.853	0.331	0.499	0.339
HO-7	0.430	0.356	0.574	0.301	0.338	0.692	0.387	0.463	0.186
LS-1	0.234	0.142	0.408	0.142	0.089	0.120	0.894	0.637	0.015
LS-2	0.194	0.096	0.446	0.191	-0.024	0.041	0.862	0.602	-0.091
LS-3	0.314	0.290	0.503	0.314	0.226	0.385	0.851	0.473	0.191
LS-4	0.297	0.169	0.384	0.143	0.188	0.178	0.768	0.357	0.153
LS-5	0.305	0.060	0.368	0.124	-0.007	0.106	0.605	0.439	-0.126
LS-7	0.036	-0.034	0.304	-0.063	0.022	0.079	0.691	0.444	-0.004
NLS-2	0.571	0.342	0.651	0.321	0.281	0.337	0.561	0.914	0.14
NLS-3	0.431	0.340	0.591	0.213	0.207	0.323	0.557	0.856	0.164
NLS-4	0.527	0.357	0.644	0.359	0.149	0.361	0.522	0.889	0.047
NLS-5	0.556	0.423	0.652	0.356	0.336	0.356	0.548	0.926	0.229
WI-5	0.423	0.413	0.248	0.430	0.488	0.430	0.089	0.086	0.831
WI-6	0.381	0.381	0.147	0.397	0.446	0.366	-0.044	0.184	0.774

Source: Smart PLS-3 (2024)

The cross-loading results in Table 4 show that all the indicator items have loadings higher in their individual constructs than any other places in corresponding constructs. This also implies that the constructs have no discriminant validity problem (Chin 1998).

Structural Model

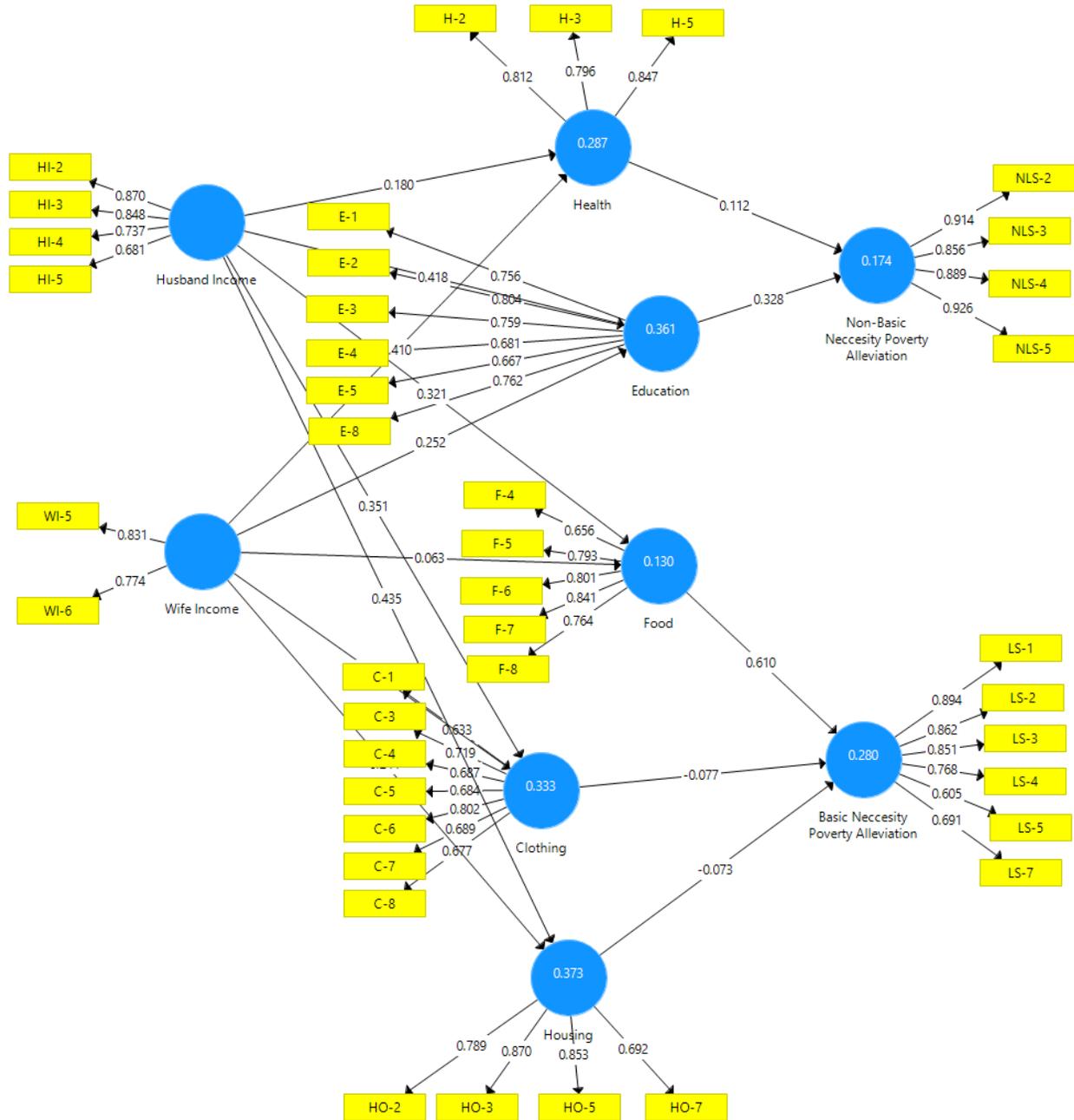


Figure 2: Structural Estimates of the Hypothesized Paths

Source: Smart-PLS-3 (2024)

The Partial Least Squares (PLS) technique was used to estimate the parameters of the SEM and test the significance of the hypothesized paths. The result is shown in Figure 2 and Table 5 further gives a summary of the path analysis.

Table 5: Structural Estimates

Hypothesized Paths	Beta	t-Statistics	p-values	Decision
Husband Income -> Health	0.18	2.02	0.04	Accept
Husband Income -> Education	0.42	4.56	0.00	Accept
Husband Income -> Food	0.32	3.98	0.00	Accept
Husband Income -> Clothing	0.35	4.17	0.00	Accept
Husband Income -> Housing	0.44	6.39	0.00	Accept
Wife Income -> Health	0.41	5.15	0.00	Accept
Wife Income -> Education	0.25	3.05	0.00	Accept
Wife Income -> Food	0.06	0.73	0.47	Reject
Wife Income -> Clothing	0.30	3.40	0.00	Accept
Wife Income -> Housing	0.24	3.50	0.00	Accept
Health -> Non-Basic Necessity Poverty Alleviation	0.11	1.13	0.26	Reject
Education -> Non-Basic Necessity Poverty Alleviation	0.33	4.04	0.00	Accept
Food -> Basic Necessity Poverty Alleviation	0.61	6.96	0.00	Accept
Clothing -> Basic Necessity Poverty Alleviation	-0.08	0.72	0.48	Reject
Housing -> Basic Necessity Poverty Alleviation	-0.07	0.82	0.41	Reject

Source: Smart PLS-3 (2024)

The results from Table 5 reveal that the regression coefficients of the paths from Husband income to Health, Education, Food, Clothing and Housing are all significant at the 5% significance level (p -values <0.05). This suggests that the husband make significant contributions to both basic and non-basic necessities in the family. However, the influence of the husband’s income on each of these constructs in poverty alleviation or poverty alleviation generally is not the concern for this study. The concern for the study is the influence of the wife’s income on poverty alleviation. In the case of the wife, while the regression coefficients of the paths from Wife Income to Health, Education, Clothing and Housing are significant, (p -values <0.05), the path to Food is not significant at the 5% level ($p>0.05$). This implies that the wife contribution does not have a major impact on the basic necessities of the family in the area of feeding.

Further results from Table 5 shows that the regression coefficient ($\beta=0.11$) of the hypothesized path from Health as a non-basic necessity to poverty alleviation is not significant (t -stat=1.13 & $p=0.26$) at the 5% level. This implies that the total household income of the husband and wife to health does not significantly influence their non-basic necessity poverty alleviation. However, a different result holds for Education. The regression coefficient ($\beta=0.33$) of the hypothesized path from Education as a non-basic necessity to poverty alleviation is significant (t -stat=4.04 & $p=0.0$) at the 5% level. This suggests that additional income from the wife, to meet the educational need of the family has a major impact on the family’s poverty alleviation. Similarly, the regression coefficient ($\beta=0.61$) of the hypothesized path from Food as a basic necessity to poverty alleviation is significant (t -stat=6.96 & $p=0.0$) at the 5% level. This implies that while the wife’s income may not directly impact on household feeding, however it significantly influences the family’s basic necessity poverty alleviation, when combined with the husband’s income.

Other results from Table 5 show that the regression coefficients of the hypothesized paths from clothing ($\beta=-0.08$) and housing ($\beta=-0.07$) to basic necessity poverty alleviation are not significant (p -values >0.05). These suggest that the wife’s income and contribution to the family’s basic necessities on clothing and housing does not influence their poverty alleviation.

The results of the the test of hypotheses of the study on the two dimensions of poverty alleviation suggest that budget for health is quite small and does not impact on health care provision for the family. This is understandable considering that the huge cost of health care provision (medication and hospital bills) in the

Nigeria is usually beyond the financial capacity of low income families even with the financial support from the wife to the husband. Evidently, their combined budget for health would still be insignificant for a moderate family of Six. The type of businesses engaged in by women in Nigeria are usually of low income yielding category and returns from such businesses are never sufficient to augment considerably the husband's budget for health care. The size category of the businesses and their income earning potential shown in the demographic statistics presented in table 1 corroborate this situation.

Similarly, the result of the test of hypothesis on clothing budget and housing budget with respect to basic necessity poverty alleviation showed that the budgetary allocation to clothing and housing is so meagre that families can hardly afford good clothes and housing. Poor clothing and housing capacity are measures of basic necessity poverty. The meagre budgetary allocation to clothing and housing is understandable as families have to prioritize their spending. Apparently, the priority is to meet their children's education needs. As we can see from table 5 the test of hypothesis showed significant impact and positive relationship between level of education provision and non basic necessity poverty alleviation. What this suggests is that the wife's income from her entrepreneurial endeavour was majorly applied to support the husband's effort in providing education for their children. This is evident from the positive relationship shown in the test of hypothesis between wife incomes and education, with a beta value of 0.25 which indicates the positive impact of the wife's income on education of the children. This finding with emphasis on the provision of education is not unexpected considering that predominant number of the women entrepreneurs (68.4%) have formal education as indicated in the demographic statistics and therefore would have value for education and would desire to educate their children as a priority. Aside from this, people not even educated have now realized the value of education and thus, give priority to education of their children even within their meagre income. This finding on emphasis on education is corroborated by the findings by Shepherd, Parida & Vincent (2020).

The clothing and housing expenditure failure to impact on basic necessity poverty alleviation may have been due to insignificant contribution by the wife to these needs of the family. However, these results do not negate the result of positive relationship indicated between wife income and clothing, and housing respectively. It only implies that even though a woman entrepreneur may not contribute regularly to buying clothes for the entire family and paying house rent, but she buys clothes for herself and the children once in a while to support her husband and also to buy certain household necessities to reduce the burden on her husband. Housing is not only about hiring a house in a choice area or paying house rent, it includes the provision of house utensils and appliances. Women use their income to provide such items even though such expenditure may be small or irregular.

But it is interesting to note that whereas wife income has a positive significant relationship with other dimensions of family consumption, it showed insignificant relationship with food dimension. This is contrary to expectation as food is major area of consumption which requires the support of the wife to the husband. The insignificant contribution of the wife's income to feeding or food consumption may be explained by the cultural values of Africans and Nigerians in particular.

The traditional culture of patriarchy where the husband is the bread winner is very strong among Nigerians. Women are not instituted as family breadwinners in African family system (Akanle, Adesina & Nwaobiala, 2018). Men are traditionally expected to be capable to provide for their families and households, including their wives (Akanle & Nwaobiala, 2020). Bread winning by wives is frowned at in Africa by both spouses for different reasons. For men, it takes power and control from them in the family relationship, and causes reduction of honour and respect for men. For women, it is contrary to cultural prescriptions and hence an abomination or taboo for wives to be bread winners. It is believed that women are socio-culturally not expected to be breadwinners as family bread winning is constructed as the exclusive domain of men/husbands (ibid). Most families in Nigeria still hold strongly to the dictates of patriarchy even in the face of changing socio-economic structures and realities (ibid). They support their view with the religious prescription that man should be the head of the house. The implication is that in Africa it is not obligatory for women to provide for their family, it is only a choice for them to do so. They only lend themselves for occasional support to their husbands particularly at critical situations of need and emergency. Routine expenses are exclusive for their husbands.

The findings from the test of hypothesis indicating insignificant relationship between wife income and food consumption expenditure is a reflection of the subsisting values of the African/Nigerian woman regarding feeding the family. Provision of food is regarded as the major component of bread winning in the family and it is on a daily basis. Thus, contributing hugely to feeding is to take bread winning from her husband and to assume the role and burden meant for him. The financial support from the wife in the areas of health, education clothing and housing are infrequent or occasional even though it sometimes require considerable amount of expenditure unlike feeding that is required on daily basis. Contributing daily to feeding expenditure is apparently unacceptable to many women entrepreneurs as wives considering their African cultural backgrounds where males are expected and accepted as the heads of families and bread winners. Their disapproval is also exacerbated by the fact that they generate only small income from their entrepreneurial efforts because of the small sizes of their businesses. This result of the test of hypothesis is reflected in the demographic analysis with only 5.3% of women entrepreneur giving daily support to their spouses.

CONCLUSION AND RECOMMENDATIONS

The study was set out to evaluate the relationship between women entrepreneurship and poverty alleviation among low income families and consequently to determine the impact of women entrepreneurship on poverty alleviation in Nigeria as a proxy for other developing societies. The results of the analysis of the descriptive variables, particularly with regards to the comparative analysis of the family consumption level measured by expenditure level before and after entrepreneurial engagement by the wife which showed a remarkable positive difference with the wife engagement in entrepreneurship revealed that not only is there a relationship between women engagement in entrepreneurship and poverty alleviation but it impacts significantly on poverty alleviation. Other relevant dimensions of the descriptive analysis showed as well that women entrepreneurship significantly impact poverty alleviation positively. These results were corroborated by the results of the inferential analysis. The tests of hypotheses using SEM showed that wife income has significant impact on poverty alleviation in health, education, clothing and housing, except in food. The exception is explained by the Nigerian traditional and cultural belief system.

The findings of this study are largely in tandem with findings of previous studies in women entrepreneurship and poverty alleviation/reduction which had found a positive relationship between women entrepreneurship and poverty reduction in families (e.g. Akpanobong & Usoro, 2010; Ali & Ali 2013; Binder & Coad, 2013; Araya, 2014; Bowale, Longe & Suaibu, 2014; Mariara, 2015; Misango & Ongiti, 2013; Peter, 2014; and Herriet, Opoku-Asare & Anin, 2014)

On the strength of the results from both descriptive analysis and inferential analysis the study concludes that women entrepreneurship is a fruitful means for poverty alleviation among low income families in developing societies, particularly, Nigeria. The study, therefore, recommends that effort should be made to promote women entrepreneurship and encourage women, especially married women, to take up entrepreneurial activities.

Some critical revelations from the study are that women entrepreneurs operate mainly in the Nano and Micro industry; lack access to external funding and have no meaningful support from government. This confines them to small scale operations based on their meagre personal savings and support from family and friends. The implication of the situation is that the capacity of women entrepreneurship to positively impact poverty reduction through income earnings for family needs and employment generation for others is weakened. It is imperative, consequently for government and non governmental organizations and agencies to come up with deliberate policies and measures aimed at providing support to women entrepreneurs, if the fight against poverty must be won in developing societies as it has been echoed in previous studies e.g Mwirebua & Evans (2017); Oba & Onuoha (2013); Ogidi (2014); and Sutter, Bruton & Chen, (2019).

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