

IMPACT OF ENTREPRENEURSHIP SKILLS ON WOMEN DEVELOPMENT IN ORUMBA-SOUTH LOCAL GOVERNMENT AREA OF ANAMBRA-STATE, NIGERIA

Nnubia, Uju. E.

Department of Home Economics/Hospitality Management and Tourism
Michael Okpara University of Agriculture, Umudike, Abia-State

Abstract

This study investigated impact of entrepreneurship skills on women development in Orumba-South Local Government Area of Anambra-State, Nigeria. The study adopted descriptive survey research design and was guided by four research questions. A sample of 150 women was purposely selected from the 15 towns that make up the local government. Data was collected through a questionnaire and analyzed using mean scores. The findings revealed idea generation/envisioning, opportunity recognition, self-belief, self motivation skill, decision making skill, ability to endure and cope with difficulty and so on, as the identified entrepreneurship skills that exist among women in Orumba-South Local Government Area. The findings of the study revealed the extent of utilization of the identified skills to include; making extra money, setting up new events, understanding the impact of inflation on the value of money, utilizing the peculiar circumstances in the area to make wise decisions among others. Cultural value and social discrimination, balancing business and family life, high cost of living and doing the business, fear of failure, lack of advisers and mentors amongst others were found to be the challenges facing the women in developing their entrepreneurship skills. Finally, the findings revealed mounting of programmes that aim at improving the women skills and interests, developing new instruments and delivery mechanism to address collateral requirements, embracing ICT by the women, provision of basic infrastructure, removal of bureaucratic bottleneck with governmental agencies especially at local government levels, access to finance and financial incentives amongst others as ways to improve the development of entrepreneurship skills of these women. Based on these findings, recommendations were made which include that government at all levels, NGOs and well established entrepreneurs should organize frequent workshops and symposia for women to teach them the dynamics of business environments and the association problems.

Keywords: Impact, Entrepreneurship, Skills, Development and Women

Corresponding Author: Nnubia, Uju. E.

Background of the Study

Nigeria today is faced with lots of social, moral and economic problems. The problems are mostly as a result of not having saleable/employable skills needed to develop and cater for oneself as well as to contribute to the economic growth of the country. In recent times, government policies have been directed towards the promotion of small scale businesses. The emphases seem to be on manufacturing and agro-related businesses as well as services with the aim to achieve vision 20:2020. The actualization of this vision involves having a system that encourages the development of entrepreneurial spirit in its citizens in order to promote creativity and innovation, self-reliance and empowerment of women especially those in rural areas. The fact remains that once a woman is empowered, you have empowered the society.

Entrepreneurship is a dynamic process created and managed by an individual (known as an entrepreneur), who strives to exploit economic innovation to create and add new value in the market, towards achieving a particular need. It is the willingness and ability to seek out investment opportunities, establish and run an enterprise successfully. Entrepreneurship involves creating incremental wealth by translating dreams, vision, and ideas into economically viable entities (Onyenakenwa, 2007). It is not a project or a mission rather; it is first and for most a mind-set, a life-style, a process of creative destruction with an eye on profit, a value adding and wealth-creating process (Osisioma, 2009). Therefore, entrepreneurship is a process of creating wealth by an individual who assumes the major risk in terms of equity, time and/or career commitment or provides value for some products and services, which must somehow be infused by the entrepreneur through receiving and allocating the necessary skills and resources.

Skills involve the ability to do something well with an eye for details. According to Chell (2013), skills are multi-dimensional constructs that comprises the cognitive (knowledge and what is learnt), the affective (emotional expression and what is experienced), the behaviour (action at strategic, tactical and personal levels), and the context (sectoral, occupational, job and task level). Therefore, the acquisition of relevant skills is a way of increasing the production power of an individual or nation. Skills therefore, create distinction between nations.

Thus, entrepreneurship skill is the basic skills necessary to enable one start, develop, finance and succeed in any enterprise. It is associated with competence in the process of opportunity identification (and/or creation), the ability to capitalize on identified opportunities and a range of skills associated with developing and implementing business plans to enable such opportunities to be realized. According to Hayton (2015), entrepreneurship skills involve identifying customers' needs, technical or market opportunities and pursuing opportunities. It involves creation of new opportunities, recognizing social/market needs (Alvarez & Barney, 2007, and Hunter, 2012). It can be defined as the ability to create something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence (Hisrich and Peters, 2002).

Some of these entrepreneurship skills can be taught and/or learned provided that the approaches used are informed by a proper understanding of how such skills are most effectively developed. The term 'entrepreneurship skills' therefore, imply that competences can be identified and are associated with (successful) entrepreneurship and may be distinguished from attributes and behaviours that are typically associated with entrepreneurs.

In Nigeria, entrepreneurship is continually blossoming each day; there are numerous business and investment potentials. Nigerians have left their foot prints in diverse fields of entrepreneurship such as technology, academics, business, entertainment, agriculture/agro-allied activities, information, telecom, hospitality and tourism business, building and construction etc (Agbeze, 2012) .However, just like in other developing countries, it is perceived to be male dominated because its tasks are often associated with masculine behavior (Dickson & Taylor, 2000). Thus, the need for improving and sustaining women involvement in entrepreneurship is a necessity and emergent issue for economic development.

Economic development refers to the sustained, concerted actions of communities and policy makers that improve the standard of living and economic health of a specific locality. It is the adoption of new technologies, transition from agriculture-base to industry- based economy and general improvement in living standards (www.whatiseconomics.org/economic-development/). The most accurate method of measuring economic development is the human development index which takes into account the literacy rates and life expectancy which in-turn has an outright impact on productivity and could lead to economic growth- the focus of this paper,

In recent times, observations show that the numbers of women that engage on entrepreneurial activities are on the increase. But they need to be encouraged, reinforced, motivated and empowered in their increased utilization of modern technology, increased investment, finding a niche in the export market, creating a sizeable employment for others and setting the trend for other women in the organized sector. Tunis (2009), noted that empowering a woman for entrepreneurship means empowering a family. She added that women are known to play incredible and soul-saving roles in difficult times including wars and natural disasters. She equally asserted that leveraging women enterprises especially in the face of present economic constraints will help alleviate financial burdens, hunger and poverty.

In Orumba-South Local Government Area, it has been observed that the women play vital roles in the economic development of their homes, and communities at large. In the family economic crises, they fight against poverty and push to develop the community at large. These women cannot be ignored. A large percentage of women in Orumba South of Anambra State in Nigeria need to be more visible and have their voices heard so as to strengthen their capacity to succeed and contribute fully and equally to the recovery process in the family's financial growth. Like their counterparts from other parts of the world, they participate in various entrepreneurial activities. But statistics still indicate a relatively lower rate of involvement of the females than the males (Abubaka, 2011).

The contributions of these women to entrepreneurship development are facing enormous challenges. They are greatly challenged and inhibited by limited access to financial facilities. According to Ogunlesi (2016), 44% are women entrepreneurs in Nigeria, 42% of these women are shown to have received loans from family and friends to start their businesses. While only 2% have received from financial institutions indicating that they have limited access to financial institutions. The situation of these women worsened in the face of present day global food and economic crisis, and climatic changes. In Nigeria as well as other parts of Africa, men and women differ in their access to and control over productive and other asset They suffer various

levels of gender inequality, deprivation and discrimination (United Nations, UN: 2012). Therefore, economic capacities and incentives are strongly gender differentiated in ways that affect supply responses, resources allocation within the household, labour productivity and welfare. There is urgent need for government at all levels to address the economic situation of women in the country especially at the rural levels. United Nations (2009) encourage countries to mount programmes and strategize actions to enhance women's economic empowerment perhaps through training and micro financing. The idea is for the government to work towards reversing the apparent feminization of poverty and embark on strategies to improve women's education and empowerment. The problem of women in entrepreneurship is not merely enunciating programmes that are aimed at improving and sustaining women's interest in entrepreneurial activities. The unfortunate thing is that such programmes most often yield futile result as people who really need the programmes are not involved.

Improving their interests involves bringing in empowerment activities which means giving the women the impetus to function at a maximal capacity of assuming control or mastery over their lives (Rapper, 1995). According to Tichareva (2003), Aderinwale (2002) and Adeleja (2005), for women to participate and contribute to entrepreneurship development, it involves provision of micro credit/micro finance for them, integrating them in management and decision making positions. There is also need to strengthen women's legal status and rights by addressing issues of female land ownership and titles, formulating national laws of inheritance and succession to guarantee women their right to inheritance and ownership of landed property and expanding opportunities for women's voice, inclusion and participation (Ndubuisi, 2004). It is however only when empowerment programmes are matched with well-defined sustenance strategies that Nigerian women will be put on the next level of entrepreneurship skill development and improvement. Based on this background information, the researcher wants to investigate the impact of entrepreneurship skills on women development in Orumba-South Local Government Area of Anambra State, Nigeria.

Objectives of the Study

This study was designed to evaluate the impact of entrepreneurship skills on women development in Orumba-South Local Government Area of Anambra State, Nigeria. Specifically, the study:

- 1) Identified existing entrepreneurship skills of women in Orumba-South L. G Area of Anambra-State.
- 2) Access the extent of utilization of these entrepreneurship skills by women in Orumba-South L. G. Area.
- 3) Determined the challenges faced by women to develop their entrepreneurship skills in Orumba-South L. G. Area
- 4) Determined ways to improve entrepreneurship skills of women in Orumba-South L. G. Area.

Theoretical Background

This study is hinged on two entrepreneurship theories namely; Neo-Classic theory and Innovative theory. The Neo-Classic theory was advanced by a scholar called Marshal. The theory stipulates that there is no exploitation on the business platform. The theory is of the view that anybody conducting a particular business gets a particular margin which is in line with

his/her level of labour. This means that entrepreneurs who work hard at various businesses will get more profit than those who do not. The theory also views knowledge level of entrepreneurs as an important factor in the profit margin to be made. This implies that the more knowledgeable an entrepreneur is, the more success he/she records.

On the other hand, the innovative theory of entrepreneurship was advanced by Schumpeter Joseph. The theorist believes that creativity and innovation is the key factor in any entrepreneur's field of specialization. He sees innovation along with knowledge as the main catalyst of successful entrepreneurship. He also believed that creativity was necessary if an entrepreneur was to accumulate a lot of profit in a heavily competitive market.

These theories are relevant to this present study because they highlighted the issue of one being knowledgeable, hard working, and innovative and creative in his/her field of business as the main factors for success. These virtues are what Orumba-South women need for the development of their entrepreneurship skills to make ends meet, especially in this economic recession period.

Statement of the Problem

A Nigerian woman is by nature a tool for economic advancement of the household. They always engage in petty trading and other meaningful economic activities to raise the economic standard of the home. Therefore, if given adequate form of training, it means that she has been fixed on a good platform that will spur her to be self-reliant, innovative, creative, employer of labour instead of job seeker as well as helping the nation to achieve vision 20:2020.

Unfortunately, it has been observed that women in rural areas of this country have been marginalized either as a result of cultural belief, religion, poverty, and the general notion that a woman's place is in the kitchen. They suffer gender inequality, discrimination, degradation and so on.

In Orumba-South Local Government Area of Anambra-State, women face the challenges of the poor state of our economy and its attendant effect on every household, the over domineering nature of some Nigerian men who sees an economically viable woman to be disrespectful, the problem of extended family influence, inadequate fund, poor financial facilities and poor basic amenities. All these hurdles affect those small, small entrepreneurship activities they engage in, to make ends meet and which is indirectly affecting their economic development. It is on this basis that this study was designed to examine the impact of entrepreneurship skills on women development in Orumba-South Local Government Area of Anambra-State, Nigeria.

Research Questions

The study was guided by the following research questions:

- 1) What are the existing entrepreneurship skills of women in Orumba-South L. G. Area of Anambra State, Nigeria?
- 2) What are the extents of utilization of these entrepreneurship skills by women in Orumba-South L. G. Area of Anambra State, Nigeria?

- 3) What are the challenges faced by women in developing their entrepreneurship skills in Orumba-South L. G. Area of Anambra State?
- 4) What are the ways of improving the development of entrepreneurship skills of women in Orumba-South L. G. Area of Anambra State, Nigeria?

Methodology

Design of the Study

A descriptive survey research design was used for the study. The choice of the design was considered most appropriate because, the study surveyed the opinion of a given population or its representative sample on existing phenomena.

Area of the Study

The area of the study was Orumba-South Local Government Area in Anambra State of Nigeria. It is made up of fifteen towns with its head quarters at Umunze. It has a total population of 184,548 (93199 males and 91,349 females)-(Federal Republic of Nigeria Official Gazette, 2009).

Population of the Study

The population of the study consisted of 91,349 females in all the fifteen towns that make-up the Local Government Area.

Sample/Sampling Techniques

Out of the 15 towns that make up the Local Government, 10 towns were randomly selected. In each town that was selected, 15 women that engaged in defined entrepreneurship activities were purposely selected giving a total of 150 respondents as the sample size. The women were selected because they are engaged in a defined entrepreneurial activity of their own.

Instrument for Data Collection

A 4-point rating scale structured questionnaire was used for data collection. The scale ranged from Strongly Agree (4 points) to Strongly Disagree (1 point). The instrument was developed and duly validated. The reliability for the instrument was obtained using Cronbach Alpha which yielded a coefficient of 0.82.

Method of Data Collection

A total of 150 copies of the questionnaire were administered by the researcher with the help of two research assistants to the respondents by hand. An interval of five days was given for collection of the filled copies of the questionnaire. 145 copies were well filled and returned giving a total of 96.6 percent return rate.

Data Analysis Techniques

The data collected were analyzed using mean. A mean of 2.50 was used as a cut-off point for decision making. Any item with a mean score of 2.50 and above was regarded as "Agreed" while any item with a mean score less than 2.50 were regarded as "Disagreed"

Delimitation of the Study

The study was delimited to Orumba-South L. G. Area of Anambra-State, Nigeria. It was also limited to identification of entrepreneurship skills of women in the area, the extent of utilization of the identified skills, challenges they face in developing the entrepreneurship skill and finally, ways of improving the development of their entrepreneurship skills.

Findings

The findings of the study were shown in the tables below based on the research questions.

Table 1: Mean ratings of respondents on existing entrepreneurship skills of women in Orumba-South L. G. Area of Anambra-State, Nigeria

S/N	Items	Mean	Remark
1	Idea generation/envisioning.	3.00	Agreed
2	Opportunity recognition.	2.68	Agreed
3	Self-belief.	2.68	Agreed
4	Recognition of social/market need.	3.20	Agreed
5	Ability to manage risk and shoulder responsibility.	2.32	Disagreed
6	Ability to endure and cope with difficulties.	2.86	Agreed
7	Ability to manage others.	2.88	Agreed
8	Ability to overcome institutional and other constraints	2.66	Agreed
9	Awareness of environment and factors conducive to opportunity exploitation	3.40	Agreed
10	Self discipline	3.66	Agreed
11	Ability to learn from mistakes	2.88	Agreed
12	Analysis of complex situation	2.00	Disagreed
13	Doing and enjoying the work	4.00	Agreed
14	Ability to express oneself and to understand others	3.68	Agreed
15	Decision making skill	3.86	Agreed
16	Time management skill	2.20	Disagree
17	Sales and marketing skill	2.66	Agreed
18	Organizational skill	3.65	Agreed
19	Ability to acquire information about potential opportunity	2.86	Agreed
20	Self motivation skill e. t. c.	3.86	Agreed

Table 1 above shows that the respondents agreed to 17 out of 20 the items raised as the entrepreneurship skills that exist among women in Orumba-South L G Area of Anambra-State, Nigeria. Items number 5, 12, and 16 have mean score lower than the cut-off point. This implies that women in Orumba-South L.G.Area have numerous entrepreneurship skills that need to be exploited.

Table 2: Mean Rating of Respondents on the extent of Utilization of the Identified Entrepreneurship Skills by Women in Orumba-South L G Area of Anambra-State, Nigeria.

S/N	Items	Mean	Remark
1	Making extra money with the skills	2.60	Agreed
2	Improving and completing business projects	3.00	Agreed
3	Setting up new event	2.80	Agreed
4	Establishing novel or innovative way to raise money	2.56	Agreed
5		3.02	Agreed
6	Understanding the impact of inflation on the value of money	3.68	Agreed
7	Utilizing the peculiar circumstances in the area to make wise investment	2.66	Agreed
8	Developed saving habit by paying oneself	2.80	Agreed
9	Utilizing the power of leverage in the locality to make more	3.00	Agreed
10	Sees opportunities where others see problems	2.50	Agreed
11	Not accepting failure as an option and not afraid of making mistakes.	2.60	Agreed

Table 2 shows the mean responses of respondents on the extent of utilization of the entrepreneurship skills by women in Orumba South L. G. Area of Anambra State. All items have mean score above the cut-off point. This implies that the respondents agreed to all the items as the extent of utilization of their entrepreneurship skills.

Table 3: Mean Ratings of Respondent on Challenges faced by Women in Orumba-South L. G. Area of Anambra-State, Nigeria in Developing their Entrepreneurship Skills.

S/N	Items	Mean	Remark
1	Cultural value and societal discrimination	4.00	Agreed
2	Balancing business and family life	3.86	Agreed
3	Access to capital/funding	2.66	Agreed
4	High cost of living and doing business	4.02	Agreed
5	Inadequate access to market information	3.68	Agreed
6	Lack of support and encouragement by some family members	2.66	Agreed
7	Fear of failure	2.78	Agreed
8	Lack of patronage	3.00	Agreed
9	Poor government support for female entrepreneurs	4.00	Agreed
10	Lack of advisers and mentors	3.45	Agreed
11	Limited experience/training in entrepreneurship development	3.60	Agreed
12	Lack of interest by young ones in joining in the business	2.68	Agreed

Table 3 reveals mean score of respondents on challenges faced by women in Orumba–South Local Government Area in developing their entrepreneurship skills. All the items raised were agreed upon by the respondents. This implies that there are lots of challenges hindering the development of entrepreneurship skills on women.

Table 4: Mean ratings of Respondents on ways of Improving Entrepreneurial Skill of Women in Orumba south L.G.A of Anambra State, Nigeria.

S/N	Items	Mean	Remark
1	Mounting programmes that aim at improving and sustaining	3.00	Agreed
2	Ensuring that the mounted programmes are for the targeted population	2.86	Agreed
3	Formulating national laws on inheritance and succession to guarantee women their rights.	3,76	Agreed
4	Development of new instrument and delivery mechanism to address collateral requirement.	2.66	Agreed
5	Provision of basic infrastructure (road, power etc)	4.05	Agreed
6	Using power of choice, efforts and discipline by the women	3,86	Agreed
7	Commitment to learning by the women	2,56	Agreed
8	Personal determination to succeed.	4.06	Agreed
9	Removal of bureaucratic bottlenecks with governmental agencies especially at local government levels	4.66	Agreed
10	Access to finance and financial incentives	3,02	Agreed
11	Provision of sound education	3.42	Agreed
12	Embracing ICT by the women.	3,33	Agreed

Table 4 above shows that all the items raised, as the means of improving the development of entrepreneurship skills of rural women in Orumba- south L.G.A Area of Anambra state were in agreement with the opinions of the respondent.

Discussion of the Findings

The study found out that Orumba-South women have entrepreneurship skills which include; idea generation, opportunity recognition, doing and enjoying their work, recognition of social/market needs, sales and marketing skills, self motivation skills and so on. This finding is in line with Hayton, (2015), Averaz & Barney, (2007) and Hunter, (2012) who noted that entrepreneurship skills involve identifying customer's needs, technical or market opportunities and pursuing opportunities.

In the same vein, it was found out that these women utilize the entrepreneurship skill they have to make more money, setting up new events, utilizing the peculiar circumstances in the area to make wise investments, utilizing the power of leverage in the locality to make more investment, seeing opportunities where other sees problem among others. This implies that these women will do wonderful things if encouraged.

Findings from the study also revealed several challenges these women are facing in developing their entrepreneurship skills to include; cultural value and social discrimination, balancing business and family life, access to capital/funding facilities, poor governmental support for

female entrepreneurs, lack of advisers/mentors, and fear of failure and so on. These findings imply that they are faced with lots of challenges in the area, hence, they need help. The findings are in agreement with the United Nations (UN, 2012) reports which alleged that women suffer various levels of gender inequality, deprivation and discrimination. The finding is also in line with Ogunlesi (2016), which states that only 2% of women received loan for their business from financial institution indirectly supporting the findings that they have the challenges of limited access to financial institution.

Finally, the findings on how to improve women entrepreneurship skills include: mounting programmes that aim at improving and sustaining their interests, making sure that programmes actually reach the targeted audience, formulating national laws of inheritance and succession to guarantee women their right to inheritance and ownership, removal of bureaucratic bottlenecks with governmental agencies at local government levels, embracing ICT by the women, personal determination, provision of basic infrastructure, access to finance and financial incentives among others. The findings are in line with Tichareva (2003), Aderinwale (2002) and Adeleja (2005) who noted that for women to participate and contribute to entrepreneurship development, it involves provision of micro credit/microfinance for them, integrating them in management and decision making positions. Also, Ndubuisi (2004), noted that there is need to strengthen women's legal status and rights by addressing issues of female land ownership and titles, formulating national laws of inheritance and succession to guarantee women their right to inheritance and ownership of landed property and expanding opportunities for women's voice, inclusion and participation.

Conclusion

The findings of the study revealed that women in Orumba-South Local Government Area of Anambra-State have so many entrepreneurship skills which include; idea generation skills, self-belief, ability to manage others, sales and marketing skills, self motivation among others. They are utilizing these skills in the area of making extra money, setting up new ideas, utilizing the peculiar circumstances in the area to make wise investment, utilizing the power of leverage in the locality and so on. But that notwithstanding, they still have some challenges in developing fully their entrepreneurship skills. Such challenges include; cultural value and social discrimination, access to capital/funding, lack of advisers/mentors, fear of failure and so on.

Finally, the findings revealed ways of improving their skill to include, mounting of programmes that will arouse the interests of the women, making sure that the programme really gets to them, formulation of national laws of inheritance and succession to guarantee women their right to inheritance and ownership, removing the bureaucratic bottleneck with governmental agencies especially at the local government level among others.

Recommendation

Based on the findings and discussions, the following recommendations were made;

- 1.) Women should be focused, and have the mind set to change things for better.
- 2.) Governments, NGOs, well established entrepreneurs should organize regular workshops and symposia for women to teach them the dynamics of business environment and problems associated with them.

- 3.) 3). Government should provide financial incentives and other forms of incentives to women to encourage them to produce more and contribute to national economy,

References

- Abubaka, S.G (2011). Stumbling block for women entrepreneurship in Nigeria. How risk attitude and lack of capital mitigates their need for Business Expansion. *European Journal of Economics, Finance and administratives science issues*. 36 Assessed online on 29/08/2016 @ <http://www.eurojournals.com>.
- Adeleja, M.A (2005). *Women's empowerment strategy in Nigeria: how feasible for sustainable development*. A paper presented at the Inauguration Programme of YBPW at Airport Hostel Ikeja 27th August.
- Aderinwale, A (2002). *Women and peace in Nigeria: strategy for Sustainable Development*. African Leadership Forum Publication.
- Agbaeze, C. (2012). *Entrepreneurship: The need to create wealth--why not now*. Ohafia Today 2(32):7-12
- Alvarez, S. A. & Barney, J. B. (2007). Discovery and creation: alternative theories of Entrepreneurial Actions. *Strategic Entrepreneurship Journal* 1 (1): 11-27
- Chell, E. (2013). Review of Skill and the Entrepreneurial Process. *International Journal of Entrepreneurial Behaviour and Research*. 19 (1) 6-31.
- Dickerson, A. & Taylor, A (2000). Self- limiting behaviour in women: self esteem and self efficacy as predictors. *Journal of Group and organization Management*, 25 (2)91-210.
- Federal Republic of Nigeria Gazette. (2006). *Census*. Abuja: Federal Government Printer (FGP16/22009/10,000(OL02)
- Hayton, J. (2015). *Leadership and management skill and entrepreneurial skills in SMEs*, Warwick business school: Dept of Business, Industry and Skill.
- Histrich, R. D. & Peters, M. P (2006). *Entrepreneurship*. New Delhi: Tata MC Graw-Hill Publishing Company.
- Hunter, M. (2012). On some misconception about entrepreneurship. *Economics Management, and Financial Markets*. 7 (2), 55-104
- Ndubuisi, F (2004). *Banker list financing, Alternartives for SMEs*. A CBN Seminer on small a n d medium industries Equity Investments Schem. Assessed online on 23/72016 @<http://a:www.CBN/org/2004/marintime>.
- Ogunlesi, A. (2016). *Challenges of Women Entrepreneurship*. Sunday Vanguard 24(1547), 40

- Onyenekewa, C. E (2007). *Entrepreneurship in Food Chemical Industries*. Enugu: Institute of Development Studies, University of Nigeria, Enugu Campus.
- Osioma, B. C (2009). *Practical Guide to Business Entrepreneurship* (Ed). Enugu: El'Demark Publishers.
- Tunis, N, (2009). *Importance of women entrepreneurship in times of economic crisis*. Assessed online on 18/8/2014 @ <http://www.afdb.org/ei/>
- Tichareva (2003). *Microfinance and women's empowerment: a Perspective from Zimbabwe*. London: Microfinance and Women's Empowerments Workshop.
- UN Women (2012). *The role of women in rural development, food Production and Poverty eradiction*. Assessed Online on 14/12/2015 @ <http://www.Unwomen.Org/en/www.whatiseconomics.org/economic-developmemt/14/102016>