

# Women Entrepreneurship and Empowerment Strategy for National Development

## Abstract

*Women entrepreneurship and empowerment are technically interrelated, the paper aims to examine Women Entrepreneurship and Empowerment Strategy for National Development. Women in develop and developing nations play an important role in national and economic development. In Nigeria women are not adequately empowered because of gender stereotype that placed them at subordinate positions, in view of this the paper aim to examine why women are not empowered in and how are they going to be empowered in the society. A secondary source of data collection was employed in obtaining the relevant data. This helps the researcher to obtain suitable and fit data on the topic under study. Surely, women are being dominated in the entrepreneurship, most of the business enterprises are been controlled by men. In explaining this study empowerment theory was used, the assumption of the theory centered on women empowerment and gender equality. The assumption of this theory is to ensure equal opportunities for both men and women to attain gender parity. Given this, the difference between the genders can be abridged by encouraging equal access to the education economy. The study found that cultural stereotype, unequal access to education and in adequate capital have discouragingly underwritten to women entrepreneurship and empowerment. Accordingly, the research recommends that the government should empower women through free education and skills acquisition programmes in the northern region. government and financial institutions should provide women with soft loans to start their business.*

**Keywords:** Entrepreneurship; Empowerment Strategy; National Development; Women

## Introduction

Nigeria as a nation blessed with both human and material resources, but unfortunately half of its resources are not appropriately utilized. A study by (Dung Pam Sha, 2007), disclosed that no any nation can succeed if half of its resources are not adequately utilized (women). However, Nigeria is believed to be giant of Africa because it is blessed with the human and material resource. So, therefore, there is a need for properly used of these available resources, this can be achieved through women entrepreneurship and empowerment. Looking at women population in Nigeria and the role they play in nation building but most of them are not adequately empowered in any of the entrepreneurship, that will make them stand on their feet's without depending on their spouse, family, parents, and relatives.

34 Unemployment has eaten deep into the fabric of Nigeria thus encouraging youths and women  
35 to roam the streets meaninglessly becoming the search engines of their knowledge. It is on  
36 this evidence that this blog on skill acquisition in vocational education comes to be. One  
37 cannot overstress the noise about skills acquisition around the corners of the nation, because  
38 of the enormous processions of diverse skill acquisition centers across the nation with all skill  
39 sets planned to enable youth and women to develop their distinct human capacity. Most of the  
40 developing nations have abandoned this simple solution to Employment freedom and yet still  
41 sign on the Government to create employment opportunities (Learncraft, 2017).

42 Based on the above, in the third world nations, entrepreneurship development has become  
43 debating an issue related to economic and social development in the nations. It is openly  
44 believed that lack of entrepreneurship together with inadequate capital, expert employees and  
45 technology are the major central causes of a comparatively economic setback in most of the  
46 developing nations. Understanding this, training in entrepreneurship has been emerged as an  
47 important part of government-initiated agendas to back the development of small and  
48 medium enterprises (SMEs) in the African developing nations Nigeria inclusive. women's  
49 entrepreneurship development in African developing countries has a marvelous potential in  
50 empowering women and converting the society for peace and national development.

51 To change the nature of the world of work over the period has confirmed the prominent role  
52 that women entrepreneurship and empowerment play in the training of trained workforces for  
53 the opportunities and obstacles of entry into the workplace or even creating the workplace.  
54 Developmental changes in the workplace over time have made the task of women  
55 entrepreneurship and women empowerment establishments in keeping up with developing  
56 employability skills and preparing trained employees for the world of work, making it  
57 progressively difficult and challenging. It is on this premise that, entrepreneurship and  
58 empowerment organizations put a larger importance on women entrepreneurs and women

59 empowerment this would go a long way in preparing beneficiaries carefully for the  
60 responsibilities ahead and the world of work at large.

61 It is understood that women everywhere in the world plays an important role in national and  
62 economic development. Therefore, if you educate, train, or empower man you empower an  
63 individual, but if you empower women you empower the whole society, because women are  
64 mothers, community organizer, family activist as well as home managers this correspond  
65 with the opinion of (Allanana, 2013; M. A. Ali, 2016; Momoh, 2008)

## 66 **Problem Statement**

67 Women comprise half of the world's population, but they are not adequately empowered in  
68 any of the entrepreneurship, so there is need to thus, increase our efforts to ensure gender  
69 fairness and give them equal rights and opportunities. It is known that if women are  
70 supported with soft loans and credit to invest in business undertakings and can access markets  
71 to trade their goods and are as well train and given the needed knowledge they will expand  
72 their productions, expand and start value addition, they can contribute to economic growth  
73 and development of the nation. Though the status of women differs from nation to another.  
74 Women are mothers, family builders, home managers, community organizers, as well as a  
75 family activist (Allanana, 2013; Makama, 2013; Momoh, 2009). But they are not adequately  
76 empowered or trained in any entrepreneurship. Based on this there is a need to empower them  
77 through entrepreneurship and women empowerment, toward national and economic  
78 development. There is a need to introduce programmes that will economically help in  
79 empowering women in the society and to minimize these deviating gaps. In addition to this,  
80 to empower women there is need to address these four levels: the public sector, the private  
81 sector, the multinational organizations, and the non-governmental organizations. Based on

82 this the study merit to examine women entrepreneurship and empowerment strategy for  
83 national and economic development.

#### 84 **Objectives of the Study**

- 85 1. The study aims to examine how women can be empowered in the society
- 86 2. To evaluate the factors responsible for encouraging women to become entrepreneurs
- 87 3. To investigate the strategies to empower women

#### 88 **The significance of the Study**

89 This study is very significant in several ways because it contributes to the existing field of  
90 literature on women entrepreneurship and empowerment it helps women to develop a sense  
91 of empowerment. The outcome of the study has convinced implications which need urgent  
92 government attention academicians, policy and decision makers as well as the society at  
93 large. The result of this research would by extension helps government agencies and non-  
94 governmental organization in formulating appropriate policies that will encourage and  
95 promote entrepreneurship skills among women in Nigeria. Women from a business family in  
96 Nigeria receive easy social acknowledgment but those introduce new in the entrepreneurship  
97 come across numerous problems to begin the business. Thus, social acceptance needs to be  
98 rendered to young women entrepreneurs for their reassurance. Though, Financial institutions,  
99 family members, relatives, and friends are uncertain to extend financial support to aspiring  
100 women entrepreneur. To support this Government agencies and financial organizations need  
101 to change their perception about the ability of wishful women entrepreneur.

#### 102 **Methodology**

103 This study is qualitative in nature based on a review of related literature and an expressive  
104 examination of secondary data, data were acquired from government and non-governmental

sources as well as from International Labour Organization (ILO), or from individual case studies, on women entrepreneurs in Nigeria (Braun and Clarke, 2013; Creswell J.W, 2009).

### **Literature and Conceptualization**

Women Entrepreneurs is defined as a group of women who introduced, establish and operate a business enterprise. Similarly, the government of India has defined women, entrepreneurs, as an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women (Goyal & Parkash, 2011). They revealed that women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their feet. Under the influence of these factors, the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

Women empowerment is one of the intensely discussed matters in the political and social ground. Social scientists have made a moved on this matter in recent periods (Mantok, 2016). Empowerment is defined as the essential motivational process of an individual's knowledge of feeling empowered (Corsun, D. L., & Enz, 1999). Empowerment is always related to assigning authority to exercise personal discretion on one's own behavior at the place of work. There is an agreed view that empowerment is a process rather a purpose (Akhter, R., & Ward, 2009; Kabeer, 2005).

Women entrepreneurship plays an important role in national economic development globally and, even though it has generally been considered as a male-dominated activity, several studies stressed the significance of women contribution in national development (Luisa De Vita, Michela, 2014).

Women empowerment is a new expression in the language of gender literature. The expression is used in two comprehensive sense, the general and specific in a general sense, it denotes empowering women to be self-dependent by providing them access to all liberty and opportunities, which they were deprived of in the past because of their being 'female'. in the precise sense, women empowerment means enhancing their status in the power structure of the society (Dasarathi Bhuyan, 2006).

A study by (LI Yong, 2016) observed that women are increasingly contributing to the economic development of their countries while enduring to provide for their family members as well. A Chinese proverb says that "*women hold up half the sky*" and, to help them understand their full economic potential, the United Nations Industrial Development Organization (UNIDO) provides women in developing countries with knowledge, skills, and technologies so they can involve in industrious activities that will make them dependent in the society. In Nigeria, women can as well perform better if provided with the knowledge and the necessary skills, like skills acquisition Programme.

In a related development (Mayoux, L., & Hartl, 2009), observed that Women empowerment rests on certain factors linked to domestic management and social elevate. As it helps to decrease poverty, millennium development goals can be understood. Most probably, women utilize their income on the physical health of the family, dietetic needs of domestic and education of children. Women empowerment certainly effects on children and family better-off in the provision of food, expenses, and wellbeing.

According to (Mohak Rana, 2014), Women empowerment means women ability to take part as equal partners in social, economic, cultural, and political systems of a nation. Although, the world economy has advanced into the worldwide economy, in both industrialized and emerging nations women have been blocked in all walks of life for generations.

153 Furthermore, (Goyal & Parkash, 2011), added that Skill, knowledge, and adaptability in  
154 business are the key reasons for women to be involved in business ventures. Women  
155 Entrepreneur's a person who accepts the challenging role to meet her personal needs and  
156 become economically independent. A strong desire to do something positive is an inbuilt  
157 quality of entrepreneurial women, who are capable of contributing values in both family and  
158 social life.

159 To empower women and youth to stand on their feet on 15, March 2018 Total Nigeria Plc  
160 offered starter packs to graduating youths on Skills Acquisition Program (SAP) in Makera  
161 and Kakuri districts of Kaduna State in its graduation of 2016/2017 set. These starter packs  
162 are work apparatuses essential to establish in small-scale businesses were presented upon the  
163 successful completion of their respective one-year vocational training. The 20-graduate  
164 specialized in various fields: for instance, seven specialized in tailoring, six computer studies,  
165 two in Hairdressing and five specialized in Welding received the items at Total Nigeria Plc  
166 Lubricant Blending Plant, Kaduna (Total Nigeria PLC, 2018).

167 The Skills Acquisition Program is a sustainable youth development scheme designed to  
168 address one of the company's focal Corporate Social Responsibility pillars; Local and  
169 Economic Development. Under this program, it is noted that less privileged youths and  
170 women of its host societies are skilled and empowered invocations of their choice which  
171 include but are not limited to Welding & Fabrication, Furniture Making, Fashion &  
172 Designing, Computer Studies, Hair and Beauty Art and Fish/Crop farming. These programs  
173 are made to empower youth and women to make them responsible and dependent in the  
174 society. Since its inauguration in 2008, the program has trained and graduated 90 youths in  
175 Kaduna state alone. after the completion of the program training, all the trainee was provided  
176 with starter packs and a shop with two years rent already paid. All these are meant to support  
177 and sustain businesses become steady startups (Total Nigeria PLC, 2018).

178 For instance, In Indonesia and other nations across the globe, an unparalleled number of  
179 women are coming into the world of entrepreneurship. recently in Indonesia, a wife and  
180 mother call Irma created a fashion and wedding organizer business several years ago. She has  
181 been industriously trying to expand the business ever since. Her business was made to cater  
182 for her children education, and also to provide good medical care to her family members  
183 because of unforeseen financial calamities (Alison Eskesen, 2018). But later, the business  
184 was expanded to employ many people, with this, it is observed that Irma's financial  
185 contribution as an entrepreneur is not only significant to her family's members alone. but as a  
186 small initiative that is determined to grow and create occupations for many individuals,  
187 Irma's business is also an important driver in the local economy. She emphasized that "*when*  
188 *I first started the business, I wanted to have flexible time to take good care of my family and*  
189 *children. For me personally, business is not just about getting profits, but also how I can*  
190 *assist others people and empower them*"(Alison Eskesen, 2018).

191 Woman Empowerment Initiative, formerly known as Women in Nigeria (WIN) came into  
192 being in 1985. This was because of the challenges they are facing in empowerment and  
193 entrepreneurship. It is understood that women are considered as home keepers because of  
194 their gender not that they are not capable. These challenges women encountered moved WIN  
195 to expand its scope to provide activities that would help in empowering women with the aids  
196 of some supporting agencies they started with educating women, provision of micro-credit  
197 services, adult education classes, educating the women clients on Reproductive Health the  
198 provision of safe water and the promotion of good sanitation and hygiene. These activities  
199 help greatly in empowering women and are encouraging them to contribute in their town or  
200 respective villages decision-making (WEIN NIGERIA, 2017p2).



201 In a related development it is observed that the wife of the Bauchi State Governor Hajiya  
202 Hadiza M. A. Abubakar in collaboration with the state ministry of women affairs and child  
203 development has flag-off a three days Programmes for women empowerment in Bauchi the  
204 state capital to empower women through different skills acquisition that will make them self-  
205 reliant without depending on anybody in line with this the permanent secretary of the  
206 ministry Alhaji Mukhtari A. Wadaji encourages the apprentices to liaise with their instructors  
207 to achieve the said objectives of being entrepreneurs (B-SWEEP, 2018 p2).

208 In addition to the above, the wife of the Bauchi State Governor, Mrs. Hadiza Abubakar on  
209 Wednesday in Bauchi assisted 500 women entrepreneurs in the state with N10m to improve  
210 their business activities. Abubakar said the gesture was aimed at boosting their business  
211 activities as well as enhancing their well-being to make them productive in the Bauchi state  
212 and Nigeria at large. She said all women in the state would benefit from the similar gesture.  
213 *“We are starting with women in Bauchi Local Government Area and will be extended same*  
214 *to other women across the state,”* she pledged. According to her, the women will be given  
215 N20,000 each to invest in their petty trading activities, expressing optimism that the fund will  
216 go a long way to alleviate their suffering and make them self-reliant (PM NEWS, 2018 p 3).

217 Similarly, Kano State Government has approved and disbursed N99 million to 6,600 women  
218 under its empowerment Programme as startup capital to enable them to establish their chosen  
219 businesses for self-reliance. This was disclosed by the executive governor of the state  
220 Abdullahi Ganduje on Sunday in Kano during the flag-off of the empowerment Programme  
221 at the Government House. He explained that the beneficiaries were selected from all 44 local  
222 government areas of the state. He stressed that each beneficiary will collect N15, 000 to start  
223 a business. He further said that the gesture was part of the state governments efforts to  
224 empower women to enable them to become self-reliant and contribute to the economic

growth and development of the state. According to him, it is also to empower the women to contribute meaningfully to the economic growth of their respective families and communities (NAN News, 2018 p1).

### **Empowerment Theory**

This theory was advocated by Sara Longwe, in 1990. The assumption of the theory centered on women's empowerment and gender equality. The aim of the theory is to critically assess the level of women empowerment and development. Women's empowerment simply means allowing women to take part equally as men in every business or organization like men counterpart. And in addition to participate in development process to achieve or gain control on the factors of production like men in all the societies (Sara Longwe, 1990). The theory aims to ensure equal opportunities to all genders to accomplish gender fairness. The theory believes that with this, the disparity in the business enterprises will be minimized if equal treatment is given to both genders in the economic sectors.

For instance, empowering women ranging from education and empowerment opportunities that could assist in bridging the gender differences or women domination by men which invariably results in giving a sense of belonging to all. However, development means allowing people to control their lives in any given organization, or to become production and protect themselves from shackle of poverty. Longwe's framework is concerned with the process of empowerment which cover five levels of empowerment. The levels include: welfare, access, conscientization, participation, and control. To support this paper the researcher used conscientization. Conscientization: this is the first level and the beginning of empowerment because women understand that they are been deprived not because they are not capable, but due to their gender. More so, this theory is concern with the sympathetic differences between genders, and an awareness that gender attributes are traditions and can be

249 changed. Women entrepreneurs and empowerment believes that the gender division of  
250 labour should be just and affable among all the people in the societies.

251

## 252 **Strategies for Women Entrepreneurship and Empowerment**

253 Strategies to assist positive impact on women form a source for dressmaking, microfinance  
254 strategies, activities, and products to better deal with gender fairness and encourage women's  
255 empowerment.

256 ➤ To empower women for entrepreneurship there is need to support sectors where  
257 women workers and traders dominate to improve wages, working conditions, and  
258 safety, and remove gender differences

259 ➤ Another strategy is to support women and girls, by empowering them precisely those  
260 who are underprivileged, to learn business and professional skills

261 ➤ Since women play an important role there is a need to assist them to involve in  
262 worldwide value chains

263 ➤ Women in the developing nations face a lot of gender discrimination, there is need to  
264 address these blocks faced by women entrepreneurs, which include the market supply-  
265 side gap preventing women from accessing soft loans from the financial institutions.

266 ➤ There is need to continue support family planning services and worldwide support for  
267 universal access to these services, as well as in philanthropical responses

268 ➤ Another important policy or mechanism for women empowerment and  
269 entrepreneurship is the promotion of the benefits of effective targeted and equitable  
270 social protection programs to women's empowerment

271 ➤ Another mechanism for women entrepreneurship and empowerment is to support  
272 women to access resources and innovations to expand agricultural output and income

- Policies for women entrepreneurship and empowerment is to expand the educational sector for women and girls, by prioritizing school maintenance and quality education for girls
- Another mechanism for women entrepreneurship is to promote women's advancement in both public and private organizations.

### **Challenges of Women Entrepreneurs**

In Nigeria, women encountered a lot of challenges in both entrepreneurship and empowerment. Even though female entrepreneurship and the establishment of women-owned business systems is progressively growing, there are numerous challenges and hindrances that women entrepreneurs encountered. One major challenge that many women enterprises face is the effect that the old-style gender-roles society still has on women. Free enterprise is still considered a male-dominated field, and it may be hard to exceed these conservative opinions. Other than dealing with the leading stereotype, women entrepreneurs are facing many difficulties connected with their trades.

In addition to the above challenge's women, entrepreneurs are encountered with a financial problem. In relation to this, a study by (Brush, 1992; Carter, S., Anderson, S., & Shaw, 2001; Carter, S.; Rosa, 1998) showcased that, women have lower personal financial assets compared to men. This means that for a given opportunity and equally capable individual, women must secure additional resources than men to feat the opportunity; because they control less capital. Another study by (Robb, 2009), noted that the question of whether women have a rigid time in getting money compared to men for the similar occupational opportunity has developed into its own sub-field one possible issue in raising outside capital

is that 96% of eldest venture entrepreneurs are men and may not be as sympathetic to female-centric business.

Most women business owners have had to depend on the self-generated money when starting any type of business. Sometimes they seek for loans from Banks and grants from some financial institutions and these institutions are not given loans on free interest bases, this discourages many women that want to commence a business through loans from these financial institutions. But sometimes the availability of bank credit appears to increase once businesses become recognized and/or a good relationship with the bank has been established. It is observed that many financial institutions are reported to have been more approaching in the providing loans once the business has started to prove a track record (Bharthvajan R, 2018).

### **Recommendations**

This paper recommends that matters of women empowerment must be given more attention and importance in making policy. This can be accomplished through microfinance plans that will empower women, as its result. But there is the countless necessity of those plans which precisely planned for financial sustainability of women.

- ❖ To hasten the growth of women entrepreneurship interest subsidy scheme needs to be committed by the government to persuade young women entrepreneurs to benefit loan services from monetary organizations.
- ❖ Women should be encouraging to embark on a chosen career pathway which ultimately makes them self-assured and empowered, and they should have easy access to economic resources.
- ❖ Women contribute not in a small measure in national building, the time has come to give equal recognition to individuals irrespective of gender differences while financial

321 organizations are providing loans. This will help in empowering them to be  
322 dependent.

323 ❖ Women should try to upgrade themselves in the changing times by adopting the latest  
324 technology benefits.

325 ❖ Assist more women to become a part of the microfinance human resource team and  
326 provide encouragement to an organization that supports it

327 ❖ Women must be educated and trained constantly to acquire the skills and knowledge  
328 in all the functional areas of business management. This can facilitate women to excel  
329 in the decision-making process and develop a good business network.

### 330 **Conclusion**

331 The study concluded that in most of the developing nations, many entrepreneurs are male,  
332 this is because most of the women are not financially sound compare to the men counterpart  
333 that financially buoyant. However, recently, there is an increasing indication that more and  
334 more women are flattering and interesting in small business enterprises ownership and/or  
335 start developing an interest in the business. The organization situation changes like a mixture  
336 with every accountability, responsibility and numerous pulls and pushes, which women have  
337 confronted and came out with a victory. Women are working in this complicated world. In  
338 addition to the above, the rates of self-employment among women are increasing on daily  
339 bases across many nations. Though there are no certified figures relating trades to the gender  
340 of their proprietor/boss, there is a reliable indication that shows an important increase in  
341 female entrepreneurship (Bharthvajan R, 2018). Finally, it is observed that Every successful  
342 entrepreneur started somewhere. *“And there’s no “magic pill” that smoothly launches you*  
343 *out of your cubicle confinement and into the free world of entrepreneurship. For some, the*

344 *dream to be your own boss grows for a long time, even years, before it finally comes to*  
 345 *fruition” (Mary Fernandez, 2018).*

346 References:

347 Akhter, R., & Ward, K. B. (2009). Globalization and gender equality: a critical analysis of  
 348 women’s empowerment in the global economy., *13*, 141–73.

349 Alison Eskesen. (2018). Accelerating the Growth of Women-Owned Businesses.

350 Allanana, G. (2013). Patriarchy and Gender Inequality in Nigeria: the Way Forward.  
 351 *European Scientific Journal*, *9*(17), 115–144.

352 B-SWEEP. (2018). Bauchi State First Lady empowers 1600 in 2018 Women Empowerment  
 353 Programme.

354 Bharthvajan R. (2018). Women Entrepreneurs & Problems Of Women Entrepreneurs.  
 355 *International Journal of Innovative Research in Science, Engineering and Technology*.

356 Braun and Clarke. (2013). *Successful Qualitative Research a Practical Guide for Beginners*.

357 Brush, C. G. (1992). “Research on women business owners: Past trends, a new perspective  
 358 and future directions”. *Entrepreneurship Theory & Practice*., *16*(4), 5–30.

359 Carter, S., Anderson, S., & Shaw, E. (2001). Women’s Business Ownership: A Review of the  
 360 Academic, Popular and Internet Literature. London, UK: Small Business Service.

361 Carter, S.; Rosa, P. (1998). “The financing of male- and female-owned businesses”.  
 362 *Entrepreneurship and Regional Development*., *10*, 225–241.

363 Corsun, D. L., & Enz, C. A. (1999). Predicting psychological empowerment among service  
 364 workers: The effect of support-based relationships., *52*(2), 205–224.

365 Creswell J.W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods*  
 366 *Approaches*. London SAGE Publication, Incorporated.

367 Dasarathi Bhuyan. (2006). Empowerment of Indian Women a Challenges for 21th Century.  
 368 In *Women Empowerment Principle* (p. 18).

369 Dung Pam Sha. (2007). Gender Issues in the Nigerian Trade Union Movement. *Labour Law*  
 370 *Review*, *1*(2), 108–124.

371 Goyal, M., & Parkash, J. A. I. (2011). Women Entrepreneurship in India-Problems and  
 372 Prospects. *ZENITH International Journal of Multidisciplinary Research*, *1*(5), 195–207.

373 Kabeer, N. (2005). Gender equality and women’s empowerment: A critical analysis of the

- 374 third millennium development goal 1. , 13(1), 13-24. *Gender & Development*, 13(1), 13–  
375 24.
- 376 Learncraft. (2017). Skills Acquisition And Entrepreneurship Training In Nigeria.
- 377 LI Yong. (2016). Women Entrepreneurs. *Women Empowered.*, 35–39.
- 378 Luisa De Vita, Michela, S. P. (2014). Women entrepreneurs in and from developing  
379 countries: Evidences from the literature. *European Management Journal*, 32(3).
- 380 M. A. Ali. (2016). An Assesment of Factors Affecting Women Participation in Trade  
381 Union Activities in yobe state, Nigeria. *Administration and Development*, 6(1), 236–  
382 252.
- 383 Makama, G. (2013). “Patriarchy and Gender Inequality in Nigeria: The Way Forward.”  
384 *European Scientific Journal*, 9(12).
- 385 Mantok, S. (2016). Role of Women Entrepreneurship in Promoting Women Empowerment.  
386 *Management and Applied Sciences*, 2(10), 48–51.
- 387 Mary Fernandez. (2018). Tara Gentile, Sophia Amoruso and More Women Entrepreneurs  
388 Share How They Got Started.
- 389 Mayoux, L., & Hartl, M. (2009). Microfinance and women’s empowerment: virtuous spirals.  
390 Gender and rural microfinance: Reaching and empowering women. International Fund  
391 for Agricultural Development (IFAD).
- 392 Mohak Rana. (2014). Schemes and Strategies for Women Empowerment in India, 1–12.
- 393 Momoh, A. M. (2008). Nigeria, Gender Participation In Trade Unionism In Southwest.  
394 *International Journal of African & African American Studies*, 7(2).
- 395 Momoh, A. M. (2009). Gender Participation In Trade Unionism In Southwest Nigeria.  
396 *African American Studies*, 7(2), 10–24.
- 397 NAN News. (2018). Govt. disburses N99m to 6, 600 women.
- 398 PM News. (2018). Bauchi first lady empowers 500 women petty traders.
- 399 Robb, A. M. and S. C. (2009). Sources of Financing for New Technology Firms: A  
400 Comparison by Gender. Kauffman. [http://www.kauffman.org/what-we-](http://www.kauffman.org/what-we-do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-firms-a-comparison-by-gender)  
401 [do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-](http://www.kauffman.org/what-we-do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-firms-a-comparison-by-gender)  
402 [firms-a-comparison-by-gender](http://www.kauffman.org/what-we-do/research/kauffman-firm-survey-series/sources-of-financing-for-new-technology-firms-a-comparison-by-gender).
- 403 Sara Longwe. (1990). Gender link for equality and justice.
- 404 Total Nigeria PLC. (2018). Total Nigeria PLC Presents Starter Packs to 20 Skills Acquisition  
405 Program (SAP) Beneficiaries in Kaduna State.



406 WEIN NIGERIA (2017). Women Empowerment Initiative.