



# ANNOTATED BIBLIOGRAPHY AND TREND ANALYSIS OF EXISTING KNOWLEDGE IN UNIVERSITIES IN NIGERIA ON THE BEST PRACTICES AND SUCCESS STORIES OF WOMEN EMPOWERMENT COLLECTIVES & WOMEN AFFINITY GROUPS

PARTNERSHIP FOR ADVANCING WOMEN IN ECONOMIC  
DEVELOPMENT (PAWED) PROJECT

JUNE 2021

## Table of contents

LIST OF TABLES	2
LIST OF FIGURES	2
LIST OF ACRONYMS	3
EXECUTIVE SUMMARY	4
<b>SECTION I</b>	<b>11</b>
METHODOLOGY FOR SUMMARIZING THESES & DISSERTATIONS ON WECS/WAGS IN NIGERIA	11
INTRODUCTION	11
<b>SECTION II</b>	<b>15</b>
TRADE AND ACCESS TO MARKET	15
<b>SECTION III</b>	<b>45</b>
BUSINESS DEVELOPMENT	45
<b>SECTION IV</b>	<b>61</b>
FINANCIAL INCLUSION AND SERVICES	61
<b>SECTION V</b>	<b>85</b>
WOMEN'S EMPOWERMENT, RIGHTS AND POLITICAL PARTICIPATION	85
<b>SECTION VI</b>	<b>100</b>
FINDINGS AND CONCLUSION	100
<b>APPENDIX A</b>	<b>101</b>
COMPLETE LIST OF WORKS	101
LIST OF WORKS ON TRADE AND ACCESS TO MARKET	101
LIST OF WORKS ON BUSINESS DEVELOPMENT	104
LIST OF WORKS ON FINANCIAL INCLUSION AND SERVICES	106
LIST OF WORKS ON WOMEN'S RIGHTS AND POLITICAL PARTICIPATION	109

## List of tables

TABLE 1: AGGREGATE FIGURES OF ALL THESIS AND DISSERTATIONS BY COMPONENTS OF RESEARCH	5
TABLE 2: NUMBER OF STUDIES BY GENDER	9
TABLE 3: NUMBER OF STUDIES ACCORDING TO THEMATIC AREAS BY GENDER	9
TABLE 4: SUMMARY AND TYPE OF THESIS/DISSERTATIONS BY STATES	14
TABLE 5: LIST OF WORKS ON TRADE AND ACCESS TO MARKET	15
TABLE 6: LIST OF WORKS ON BUSINESS DEVELOPMENT	45

TABLE 7: LIST OF WORKS ON FINANCIAL INCLUSION AND SERVICES \_\_\_\_\_ 61

TABLE 8: LIST OF WORKS ON WOMEN’S EMPOWERMENT, RIGHTS AND POLITICAL PARTICIPATION \_\_\_\_\_ 85

## List of figures

FIGURE 1: AREAS OF RESEARCH CONCENTRATION FOR ALL 89 THESES/DISSERTATIONS IDENTIFIED \_\_\_\_\_ 13

## List of acronyms

• <b>ADP</b>	Agriculture Development Program
• <b>B.Sc</b>	Bachelor of Science
• <b>BA</b>	Bachelor of Art
• <b>CTCS</b>	Cooperative Thrift and Credit Societies
• <b>FAO</b>	Food and Agricultural Organization
• <b>FGD</b>	Focus Group Discussion
• <b>FOMWAN</b>	Federation of Muslim Women Association of Nigeria
• <b>ICRISAT</b>	International Crop Research Institute for Semi-Arid Tropics
• <b>ICT</b>	Information and Communications Technology
• <b>IDI</b>	In-depth Interviews
• <b>KII</b>	Key Informant Interviews
• <b>KWEP</b>	Kano women empowerment programme
• <b>LGA</b>	Local Government Area
• <b>M.Phil</b>	Master of Philosophy
• <b>M.Sc</b>	Master of Science
• <b>MFB</b>	Micro Finance Banks
• <b>NAPEP</b>	National Poverty Eradication Program
• <b>NGOs</b>	Non-Governmental Organizations
• <b>P.hD</b>	Doctor of Philosophy
• <b>PLS-SEM</b>	Partial Least Square Structural Equation Modelling
• <b>WAG</b>	Women Affinity Groups.
• <b>WECs</b>	Women Empowerment Collectives

---

## Executive Summary

This report presents a literature review and annotation of theses and dissertations by university students in universities located in the Nigeria for Women Project (NFWP) states and in universities in states considered catchment areas for students from NFWP states. This literature review and annotated bibliography of theses and dissertations aims to fill a knowledge gap on contemporary landscape of the structure, challenges, evaluation and character of Women's Empowerment Collectives (WECs) in Nigeria. This exploration draws its point of departure from gaps in the WEC literature in Nigeria which witness a highpoint in the 1980s and 1990s with numerous studies on women's cooperatives and livelihood associations as complex sisterhood associations meeting social, health, psychological and economic needs of women.

Against this background, this study was premised on the assumption that students in key faculties such as Cooperative studies in Nigerian Universities were likely to conduct primary research and produce academic studies on cutting-edge issues concerning WECs, given that Nigerian Universities do encourage students to focus on emerging and under researched phenomenon of social importance. This study adopted the definition of Women's Economic Collectives in economic and sociological terms with sought to identify relevant search terms amongst theses and dissertations which included, women's economic associations; women's livelihood associations; women's savings and loans associations, women's cooperatives; women's access to finance; women's empowerment associations.

A total of 89 studies were identified on themes relevant to Women's Empowerment Collectives (WECs) and Women Affinity Groups (WAGs) of academic studies conducted between 2008 to 2021 as part of degree and post graduate programs. Of the 89 studies only 59 were produced on specifically on the NFWP states, while 30 studies were produced in Universities in the Nigeria for Women States but on other states in Nigeria, usually neighboring states. No multi-state or state specific comparative theses were identified. Theses were identified and summarized from Universities in NFW project states namely: - the Federal University, Birnin Kebbi in Kebbi State; Olabisi Onabanjo University, in Ogun State; the Federal University of Agriculture, Abeokuta, in Ogun State; the Taraba State University, in Taraba State and Babcock University, in Ogun State. Theses were also identified and summarized from Universities in neighboring states with students

from the NFW project catchment states. These Universities included the University of Ibadan, in Oyo State with students from the catchment area of Ogun State; studies from Ahmadu Bello University Zaria, in Kaduna State with students from the Niger State catchment area; and studies from Usmanu Danfodio University, in Sokoto State with students from the catchment area of Kebbi State.

The 89 theses fell into four key thematic areas: 1) trade and access to markets; 2) business development; 3) financial inclusion and services; 4) women’s rights, and political participation. Table 1 below captures the theses/dissertation summaries.

**Table 1: Aggregate Figures of all thesis and dissertations by Components of Research**

S/No	NUMBER OF PROJECTS	PERCENTAGE
Trade and Access to Markets	33	37
Business Development	18	20
Financial Inclusion and services	23	26
Women’s rights and political participation	15	17
<b>TOTAL</b>	<b>89</b>	<b>100%</b>

The works on trade and access to market include Abolade, Toyin Joshua: (2019) “Determinants of Post-Harvest Losses of Tomato among Farmers and Marketers in Selected States of Northern Nigeria”, Aliyu Nafisat: (2015) “The Roles of Women in Groundnut Value Chain in Kano States, Nigeria”, Alang Bernard Kedze (2009): “Assessment of the Economic Impact of Fadama II Project on Women Participants in Two Local Government Areas of Kaduna State in Nigeria”, Raji Olawumi Aishat (2016): “Women’s Participation in Crop Production in Sabon-Gari Local government Area, Kaduna State, Emmanuel Ameh Eduwama: (2017) “Analysis of Gender Diversified Labour Productivity among Cassava Processing Households in Okpokwu Local Government Area of Benue State”. The major issue explored in theses and dissertations on trade and access to markets in this annotated bibliography relates to the breakdown in the value chain which, it is argued, has a negative

impact on the labour productivity of women especially women in agriculture. These argue that women face hurdles getting their farm produce to the market and often get paid a little reward for their effort. The findings in these works show that post-harvest losses can be reduced in the following ways:

- The collective action of women through the formation of cooperative societies,
- Policies on postharvest management (i.e. storage and processing facilities) should be enacted by the government to assist women farmers,
- Agricultural development programme coordinators should stimulate their extension services to tackle food crisis,
- Improved and modern farm machinery should be made available to women farmers,
- Formation of women cooperatives.

The studies on business development include Benatei, Saturday: (2020) “Zero-Hour Contract and Productivity Among Female Decorators in Edo State”, Nasiru Garba: (2014) “Women Empowerment in Kebbi State: Assessing the Effect to Technology Incubation Centre”, Emmanuel Ogomegbun Okonta: (nd) “The Position of Women in Employment: A Study of Banks in Birnin Kebbi, Kebbi State”, Sani Ali: (2008) “Entrepreneurship Development and its Challenges among Women in Nigeria: A Case Study of Kaduna Metropolis”. The major issue observed in the theses and dissertations summarized here is the need for expanded opportunities for women business. This it is argued, will enable more women, to be engaged in entrepreneurial activities. According to works business development, despite contributing significantly to the informal sector of the country, the lot of small-scale businesswomen and entrepreneurs have not improved. The findings of these works show that the development of businesses owned by women can be improved through the following strategies:

- Provision of skills acquisition centers to train women,
- Promotion of female entrepreneurship,

- Gender-friendly business policies and initiatives,
- Access to credit and financial literacy,
- Formation of women cooperatives.

The works on financial inclusion and services include - Esse-Oghene, Efe Lilian: (2020) “Causes and Effects of Loan Repayment Failure among Selected Female Customers of Microfinance Banks in Abia State”, Bilesanmi Adeoye Olakitan: ‘Effect of Loan accessibility on socio-economic status of women cooperative members in Yewa division of Ogun state; Hezekiah Isa Grace: (2009) “Accessibility of Agricultural Credit by Rural Women and the Implication on Nigeria Agricultural Output’: A Case Study of Jema’a and Kaura L.G.A of Kaduna State. The major issue observed in the theses and dissertation is that women organize themselves into various groups to access financial services either through microfinance banks or cooperative societies. According to works on financial inclusion and services, the main obstacle to eradicate poverty is the lack of strong financial commitment to women empowerment schemes. The findings of these works argue that poverty can be eradicated among members of WECs/WAGs through the following ways:

- Deployment of more staff to microfinance institutions in women dominated business areas
- Schemes providing monetary incentives to entrepreneurs should give more priority to small scale women entrepreneurs
- Financial education should be encouraged
- MFBs should come up with strategies to attract more women investors to promote self-reliance and sustainability among them
- Informal women’s associations should be brought into the picture as they could be used as a check to prevent loan repayment failures among customers

Searches on women’s empowerment generated several theses linking economic and political empowerment. The theses on women’s rights and political participation include - Oyediran,

Funmilola Elizabeth: (2015) “Factors Inhibiting Rural Women from Participating in Local Politics in Ogun State”, Hafsat Hassan Abbas: (2018) “Women Activism and Social Development in Nigeria: A Study of FOMWAN in Birnin Kebbi Local Government Area of Kebbi State”, Adeniran, Aderonke Mary: (2017) “A Womanist Reading of Ola Rotimi’s *Our Husband Has Gone Mad Again* and Chimamanda Adichie’s *Purple Hibiscus*”, Adebimpe, Olawumi Dorcas: (2017) “Women Subordination and Female Complicity in Buchi Emecheta’s “The Joys of Motherhood”. Key issues researched into in the theses and dissertations on women’s rights and political participation is the low participation of women in politics and how it is affecting women’s rights to economic resources. According to works on women’s rights and political participation, ignorance and the lack of collective action among women are the reasons why women’s rights are not being protected. Without inclusive participation in the policy decision-making process, women’s right will continue to be truncated in Nigeria. Therefore, the findings of these works show that women’s rights can improve in the following ways:

- Gender-sensitive laws should be enacted and implemented
- Provision of funding for women-led advocacy groups for awareness creation
- African women’s associations should embrace womanism as a way to overcome their subjugation

## Conclusions

Overall, it was observed that most of the studies are produced from the Department of Agricultural Economics; Department of Economics; Department of Agricultural Extension and Rural Development in Universities. The Departments of Political Sciences and Sociology did not produce a significant body of work exploring women’s economic associations. The fact that only two or three WEC related theses were identified from amongst 102 undergraduate theses from the Department of Sociology in 2019 in one University, Ahmed Bello University suggest that WECs are not a focus of the non-economic disciplines. Overall, theses and dissertations focused on the value chain of agricultural productivity of women farmers and also on women’s entrepreneurship. In terms of thematic areas, the majority of the works are on trade and access to the market followed by financial

inclusion and services. Studies of women’s business development came third and studies on women’s right and political participation came last in terms of areas of focus.

Most of the the studies seemed to have weak methodological frameworks and most failed to explore WECs and WAGs in comprehensive terms as units of production, social support for women and solidarity networks. None explored the implications of findings for theoretical and methodological points of departure. No theses/dissertations applied organizational or ethenographic approaches. What was remarkable however was that while the ratio of males to females on average in the Universities covered ranged between 80:20 to 67:33, in favour of men, female students were dominant among researchers on WEC related themes. Tables 2 and 3 below, demonstrate the disproportion representation of female students in researches. This was particularly so in the sub-theme of financial inclusion and finance.

**Table 2: Number of studies by Gender**

<b>GENDER</b>	<b>NUMBER OF THESES</b>
FEMALE	50
MALE	39
<b>TOTAL</b>	<b>89</b>

**Table 3: Number of studies according to thematic areas by Gender**

<b>THEMATIC AREAS</b>	<b>FEMALE STUDENTS</b>	<b>MALE STUDENTS</b>
Trade and Access to Market	18	15
Business Development	6	12
Financial Inclusion and Services	16	7
Women’s empowerment, rights	10	5
<b>TOTAL</b>	<b>50</b>	<b>39</b>

---

While the theses and dissertations reviewed and annotated in this report have not generated cutting edge knowledge on the characteristic, challenges, formation and evolution of WECs in Nigeria, per se, they did fill knowledge gaps on the contemporary issues faced by women in economic empowerment and the challenges of their economic associations as they seek to advance their economic needs and aspirations. The fact that women dominate this field of inquiry and that there are a large corpus of studies in Universities in NFWP states and Universities in neighbouring catchment states, suggest that an opportunity exist for an intervention to support Universities to adopt gender lenses and sharpen their focus on WECs as a complex institution.

## SECTION I

# METHODOLOGY FOR SUMMARIZING THESES & DISSERTATIONS ON WECS/WAGS IN NIGERIA

### Introduction

While several academic publications and project documents analyze issues concerning women's economic empowerment in Nigeria in broad terms, there is a dearth of literature on specific focus related to the organizational characteristics, leadership structure, role and function of women's empowerment collectives (WECs) in contemporary times in country. Against, this background, the Partnership for Advancing Women in Economic Development (PAWED) project, supported by the Bill and Melinda Gates Foundation (BMGF) sought to shed new light on issues concerning WECs by delving into and data-mining a primary research source of University students' academic research outputs. The justification for selecting this source for in-depth investigation was that such studies are usually cutting edge and point to emerging trends and which development scholars and formal researchers often overlook or fail to engage.

The working definition for Women's Empowerment Collectives (WECs) in this study draws from the BMGF conceptualization as: "institutions of the poor that build women's human, financial, and social capital and have several key elements<sup>1</sup>." These elements include:

- **Pooled savings and risk-sharing** is to provide opportunities for saving, lending, and connecting women to financial institutions.
- **Group solidarity and networks** to build on and expand women's existing social networks, and foster trust and social cohesion.
- **Participatory learning and life skills** to allow members to engage in practical, relevant trainings in health and agricultural practices and services.

*The annotated bibliography summarizes university students' theses and dissertations to provide relatively recent and helpful evidence and thinking on the best practices and success stories of WECs and WAGs*

<sup>1</sup> <https://www.gatesfoundation.org/ideas/articles/womens-empowerment-collectives-covid>

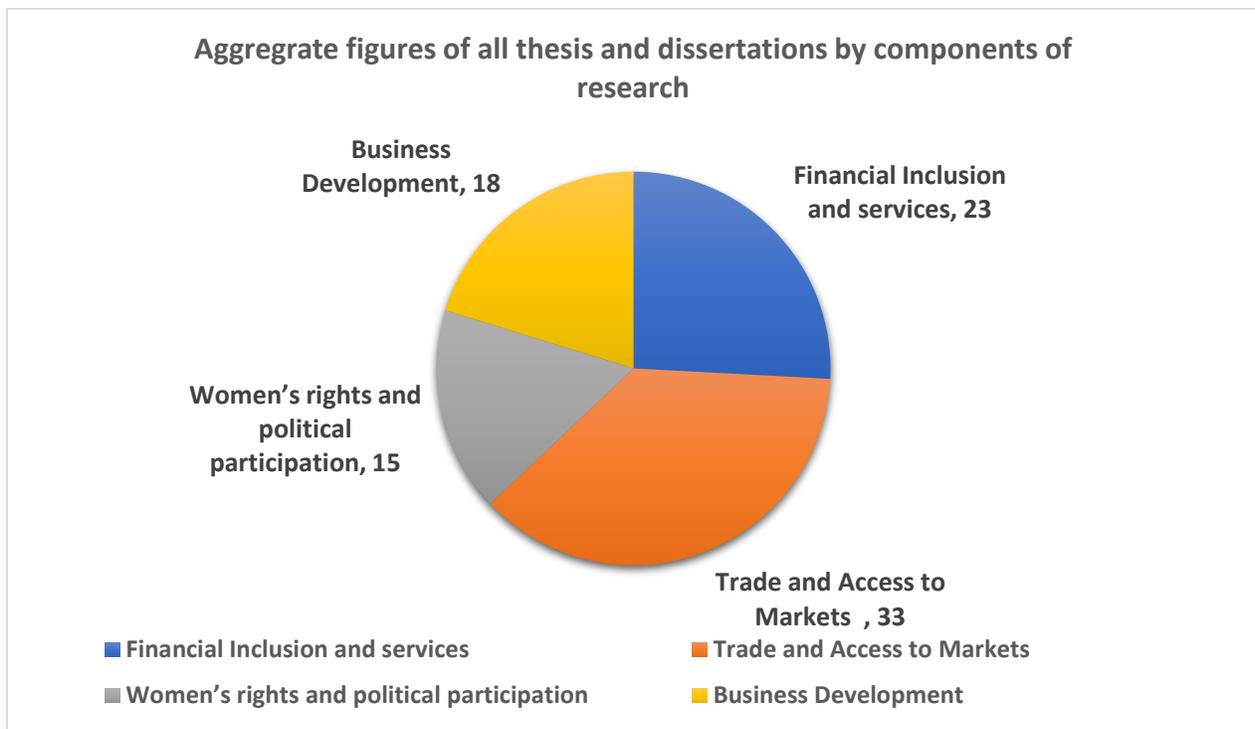
- **Critical consciousness of gender** to empower women by discussing rights, inequalities, and gender norms.
- **Access to markets and services** to enable members to participate in market activity by reducing transaction costs.

This annotated bibliography, therefore, summarizes students' theses at undergraduate level and dissertations at post-graduate level, to provide relatively recent and helpful evidence and thinking on the best practices and success stories of Women Empowerment Collectives and Women Affinity Groups in Nigeria. It aims to be useful to, grantees and partners of BMGF gender in economic development portfolio in Nigeria, as well as policymakers, project designers, researchers, and development practitioners with an interest in understanding the issues related to WECs/WAGs. It was developed through a proportionate sample methodology to select and summarize **89** thesis and dissertations from Federal Government Universities located in the Nigeria For Women Project States or Universities whose student catchment cover students from the Nigeria For Women Project States. The Universities covered included: - the Federal University, Birnin Kebbi in Kebbi State; the University of Ibadan, in Oyo State; Ahmadu Bello University Zaria, in Kaduna State; Olabisi Onabanjo University, in Ogun State; the Federal University of Agriculture, Abeokuta, in Ogun State; Usmanu Danfodio University, in Sokoto State; the Taraba State University, in Taraba State and Babcock University, in Ogun State.

The methodology for developing the annotated bibliography was that of that of an academic summary of research objective, problem and questions; methodology; literature review; working hypothesis and theoretical application; empirical case; findings; conclusions and implementation for theory and research questions. This was done through an in-depth process of reading and summarizing undergraduate and postgraduate student projects, theses and dissertations on topics which fell within relevant research themes established by this study. Thus, the following key words were used to identify relevant themes as follow: -

Key words were used to identify relevant themes as follow:- women's cooperatives; women's economic empowerment collectives; women's livelihood associations; **asusu** groups; women's savings and loans groups or schemes; women's economic empowerment; women in the informal sector; women's businesses; women in agriculture; women farmers; and women traders and their associations

women’s cooperatives; women’s economic empowerment collectives; women’s livelihood associations; *asusu* groups; women’s savings and loans groups or schemes; women’s economic empowerment; women in the informal sector; women’s businesses; women in agriculture; women farmers; and women traders and their associations. Theses and projects were sourced from the Department of Agricultural Economics; Department of Economics; Department of Agricultural Extension and Rural Development; Department of Sociology; Department of Business Administration; Department of Peace and Conflict Studies; and Department of Cultural Media Studies. In total, 89 theses and dissertations which addressed issues of WECs and WAGs were summarized. Figure 1 below, showing the sub-thematic areas in which, the studies were located. Table 4 which summarize theses and dissertations area of concentration by state.



**Figure 1: Areas of research concentration for all 89 theses/dissertations identified**

This annotated bibliography also observed that academic studies on women’s participation in agricultural activities and women entrepreneurship are common to most of the states. The breakdown is presented below in table 4.

**Table 4: Summary and type of thesis/dissertations by States**

STATE	NUMBER OF T/D	TYPE OF THESIS/DISSERTATIONS
Abia	3	Most of the studies are largely on women empowerment
Benue	1	The area of focus is on women's participation in agricultural activities
Edo	2	Studies on gender equality and women participation in the labour force are unique to this state.
Gombe	1	The area of focus is on women entrepreneurship
Kaduna	21	Studies unique to this state are women's participation in agriculture, entrepreneurship and financial inclusion.
Kano	4	Most of the studies are centered on women's economic empowerment
Kebbi	8	The area of focus is Women entrepreneurship
Kogi	1	The area of focus is micro-finance
Lagos	2	The area of focus is women entrepreneurship
Niger	1	The area of focus is women's participation in agricultural activities
Ogun	19	Most of the theses observed in this state are mainly on women participation in cooperative societies or associations
Oyo	2	Women economic empowerment and women's rights
Plateau	1	The area of focus is women's participation in agricultural activities
Taraba	23	Most of the theses observed from this state are largely women's participation in agricultural activities and women's participation in community development.

The sections which follow present the annotated summaries for the four sub-themes:- Trade and Access to Markets; Business Development; Financial Inclusion and Services; and Women's empowerment and rights.

## SECTION II

### TRADE AND ACCESS TO MARKET

This section of the annotated bibliography presents summaries of 33 students' academic theses and dissertations from NFWP states and catchment areas. Table 5 lists out the studies which are summarized below:

**Table 5: List of works on Trade and Access to Market**

No:	TITLE	AUTHOR	LEVEL	YEAR
1	Determinants of Post-Harvest Losses of Tomato among Farmers and Marketers in Selected States of Northern Nigeria	Abolade, Toyin Joshua	PhD Thesis	2019
2	Gender Analysis of Irrigation Vegetable Production in Plateau State of Nigeria	Odekina Omar Bilkisu	PhD Thesis	2015
3	The Roles of Women in Groundnut Value Chain in Kano States, Nigeria	Aliyu Nafisat	M.Sc. Dissertation	2015
4	Analysis of Women Ginger Production as a Means for Achieving Farm Household Food Security in Kaduna State, Nigeria	Favour Kajyung Bala	M.Sc. Dissertation	2016
5	Assessment of the Economic Impact of Fadama II Project on Women Participants in Two Local Government Areas of Kaduna State in Nigeria	Alang Bernard Kedze	M.Sc. Dissertation	2009
6	The participation of Rural Women in Food Production in Sabon Gari Local Government Area of Kaduna State	Abubakar Muhammmad	B.Agric Project	2014
7	Analysis of Gender Diversified Labour Productivity among Cassava Processing Households in Okpokwu Local Government Area of Benue State	Emmanuel Ameh Eduwama	B.Agric Project	2017
8	Assessment of Factors Affecting Women Participation in Income Generating Activities: A Case Study of Doguwa Local Government Area of Kano State, Nigeria	Ibrahim Yusuf Ahmad	B.Agric Project	2015
9	Women's Participation in Crop Production in Sabon-Gari Local government Area, Kaduna State	Raji Olawumi Aishat	B.Agric Project	2016

10	Analysis of Women Participation in Rice Processing Cooperatives in Giwa Local Government Area (LGA) of Kaduna State, Nigeria	Abdullahi Gambo	B.Agric Project	2016
11	Involvement of Women in Agricultural Activities in National Agricultural Extension Research and Liason Services (NAERLS) Adopted Villages: A Case Study of Nassarawan Buhari Village	Gwazah Dorcas	B.Agric Project	2012
12	Women's Roles and Participation in Livestock Rearing in Chukun Local Government Area Kaduna State, Nigeria	Onoja Mary Peter	B.Agric Project	2012
13	Socio-Economic Analysis of Rural woman's Groundnut Processing Activities in Sabon-Gari Local Government Area of Kaduna state	Asuquo Theophilus	B.Agric Project	2014
14	Factor Influencing Women Farmer Attitude Towards Environmental Hygiene in Ardo-Liola local Government Area, Taraba state, Nigeria	Dimas Lovelyn Villadiye	B.Agric Project	2014
15	Participation of Women in Agriculture in Wukari LGA Taraba State, Nigeria	Nuhu Hussein Sabo	B.Sc. Sociology	2019
16	The Analysis of Factors Influencing Women Participation Sheep Production in Jalingo LGA Taraba State	Abdulrasaq Mohammed	B.Sc. Agricultural Economics and Extension	2018
17	Assessment of Agricultural Information Needs Amongst Women Farmers. A Case Study of Jalingo LGA, Taraba State	Murtala Sani	Postgraduate Diploma Agricultural Economics and Extension	2016
18	Assessment of Women Participation in Vegetable Production Activities in ADP zone III Taraba State	Nakwe S.H. Gbana	M.Sc. Agricultural Economics and Extension	2018
19	Participation of Women in Groundnut Production and Marketing in Ardo Kola LGA Taraba State	Aishatu Isa Tukur	Postgraduate Diploma Agricultural Economics and Extension	2016

20	An Assessment of the Socio-economic Characteristics of Women Rice Farmers Jalingo LGA, Taraba State	Abubakar Musa	M.Sc. Agricultural Economics and Extension	2020
21	Women Cooperatives and Rural Agricultural Development: A Study of Ogun State	Adeyelu Adeoluwa. Emmanuel	B.Sc project	2017
22	Assessment of Knowledge and Utilization of HIV/AIDS Preventive Techniques Among Women Farmers in Yorro LGA Taraba State	Samuel Rubang Tari	M.Sc. Agricultural Economics and Extension	2018
23	Economic Analysis of Groundnut Processing Among Women in Jalingo, Taraba State	Aboki Auwal Mohammed	B.Sc. Agricultural Economics and Extension	2017
24	Assessment of Information Needs in Agricultural Production of Women Farmers in Zing LGA Taraba State	Ochani Susan Omeche	B.Sc. Agricultural Economics and Extension	2017
25	Assessment of Women farmers contribution towards Food Security in Ardo Kola LGA Taraba State	John Mbanyangra	B.Sc. Agricultural Economics and Extension	2015
26	Women Empowerment in Cassava Production and Processing as a Means of Household Poverty Reduction in Donga LGA	Njureudi U. Philemon	B.Sc. Agricultural Economics and Extension	2019
27	Assessment of Women Participation in Cassava Production in Ardo Kola LGA, Taraba State	Susan S. Tyoban	B.Sc. Agricultural Economics and Extension	2017
28	Profitability of Groundnut Marketing Amongst Farmers in Jalingo LGA	Rita Akoshi Godwin	B.Sc. Agricultural Economics and Extension	2017
29	Impact of Cooperative Societies on Poverty alleviation among rural farming Household	Oluwatosin Joseph Olabiwonna	B.Sc Project	2008

30	Evaluation of the roles of cooperative societies in Agricultural Development in Yewa north local government area of Ogun state	Alabi Abimbola Adenike	B.Sc Project	2016
31	Roles of cooperative societies in Agricultural Development; A case study of Yewa north local government area, Ogun state	Amudat Titilayo Adelegan	B.Sc Project	2008
32	Factors and Problems militating against optimal performance of cooperative society: A case study of Yewa north local government Ogun state	Ogundiran Titilayo S	B.Sc Project	2009
33	Assessment of the performance of cooperative society in Yewa north local government of Ogun state	Ajakaiye Taiwo Adebola	B.Sc Project	2014

**1. Abolade, Toyin Joshua: “Determinants of Post-Harvest Losses of Tomato among Farmers and Marketers in Selected States of Northern Nigeria”. PhD Thesis, Department of Agricultural Extension and Rural Development, University of Ibadan, 2019.**

The researcher examined the determinants of Postharvest Losses (PL) of tomato among farmers and marketers in selected States of Northern Nigeria. The study also focuses on the role of collective action of women in business. Abolade’s justification for the study is that Post-harvest Losses of tomato in Nigeria is due to inadequate Post-harvest Handling (PHA). This was based on the fact that previous studies focused on PL among farmers without paying attention to the determinants of PL along the supply chain. The study adopted a four-stage sampling procedure and Open-field Farmers (OF), Greenhouse Farmers (GF) and marketers were selected. The OF was purposively selected from Kaduna and Kano States because of their comparative advantage in tomato production while GF was purposively selected from Niger State. Twenty percent of Local Government Areas (LGAs), 10% of wards and 5% of registered farmers were randomly sampled to give 213 OF. Random sampling was used to select 50% of GF from three agricultural zones of Niger State to give 65 GF. In addition, two major tomato markets from each state were selected and 10% of the marketers in each of these markets were randomly sampled to give 189 marketers. An interview schedule was used to obtain data on respondents’ personal and enterprise characteristics, engagement in PHA, knowledge, attitude, sources of information, constraints and PL incurred. Data were analyzed using descriptive

statistics, ANOVA and Tobit regression analysis at  $p < 0.05$ . The study found that the Age of OF, GF and marketers were  $4.7.7 \pm 7.6$ ,  $48.5 \pm 6.5$  and  $46.7 \pm 7.2$  years respectively. Most OF (92.0%), GF (86.2%) and marketers (91.5%) were married. The engagement in PHA was high among GF (95.4%) but low among OF (43.7%) and marketers (49.2%). The knowledge of PHA was high among the GF (100%), but low among OF (42.3%) and marketers (49.2%). Most GF (83.1%) and marketers (56.6%) had favorable dispositions to PHA, while only 39.9% OF had a favorable disposition to PHA. The major constraints to engagement in PHA were high cost of greenhouse materials ( $1.97 \pm 0.2$ ), inadequate processing/infrastructural facilities ( $1.94 \pm 0.3$ ) and the high costs of packaging equipment ( $1.73 \pm 0.6$ ). The percentage losses incurred by OF, GF and marketers were 54.9%, 27.7% and 34.9% respectively. Cooperative ( $\beta = -0.051$ ), precooling ( $\beta = -0.250$ ), transportation ( $\beta = -0.190$ ), knowledge ( $\beta = -0.173$ ) and quantity of tomato produced/bought ( $\beta = 0.083$ ) determined the rate of PL among OF, GF and marketers. The study concluded that cooperatives that reduced the collective action of women, precooling, transportation, knowledge and quantity of tomato produced/bought were the major determinants of post-harvest losses in Northern Nigeria. The study recommends that the relevant stakeholders, including government and non-governmental organizations, should intervene in the post-harvest management of tomato production in the North. This would improve the participation of women in farming and marketing and improve the socio-economic status and collective economic action of women.

**2. Odekina Omar Bilkisu: “Gender Analysis of Irrigation Vegetable Production in Plateau State of Nigeria”, Ph.D. Thesis, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2015.**

The problems identified involve gender differences in resource utilization, efficiency, and profitability of irrigation vegetable farming in Plateau State. Therefore, the objective of the study is to examine the gender differences in resource utilization, efficiency, and profitability of irrigation vegetable farming in the state. The literature documented the issue of gender differences concerning farm productivity, thus matter for overall economic development and welfare enhancement. A two-stage sampling technique was used in selecting the respondents and a structured questionnaire was the employed instrument of data collection. The questionnaire was administered to 195 females and

156 males randomly selected vegetable farmers during the 2013-2014 season. The data collected were analyzed using descriptive statistics, farm budgeting techniques, and stochastic frontier production function models. The results of returns and costs were analyzed to show that Net farm income was N591544.04/ha and N 720396.19/ha and average rate of return of N 2.31 and N 2.91 for males and female farmers respectively. The mean technical efficiency was 0.71 and 0.81 for male and female farmers respectively. Based on these results, female farmers are more technically efficient and recorded higher returns than their male counterparts. The study concluded that the resource utilization and profitability are more among female vegetable farmers in the study area, thus more efficient than the male farmers. The study recommended that yield should be improved via major variable inputs.

**3. Aliyu Nafisat: “The Roles of Women in Groundnut Value Chain in Kano States, Nigeria”, M.Sc. Dissertation, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2015.**

The study aimed at examining the role of women in the groundnut value chain in Kano State as well as finding the factors that influence profitability in the groundnut value chain and describe the constraints encountered by women actors in the groundnut values chain within the study area. In the form of the statement of the problem, the author shows that despite the importance of women in the groundnut values chain in terms of employment and income generation as well as poverty reduction, several challenges are associated with its production along the value chain. This is because the environment in which the value chain operates is usually not given the required attention. The researcher reviewed several literatures and argued that the groundnut production was part of the Northern Nigeria culture, this production is usually done in pure stands under subsistence farming with normally traditional methods. Data was collected through the distribution of well-structured questionnaires to 149 women respondents in the three selected local government areas in Kano State. Data collected was analyzed using descriptive statistics, net farm income, and the multinomial logit model. The results of the study have indicated that the majority (93%) of women in the groundnut value chain did not participate in any cooperative society, while about 89% of the respondents used their savings to finance their various value chain activities. In terms of profitability, it was found that the processing, production, and marketing of groundnut in the study area is highly profitable. It

was discovered that inadequate capital, high cost of the product, high cost of transportation as well as pest and diseases are the major challenges facing women that are involved in groundnut activities in the area. The study concluded and recommended that for groundnut value chain activities to be enhanced right policies should be put in place to provide equipment at an affordable cost as well as conducting research that aims at developing diseases and pests' resistant varieties.

**4. Favour Kajyung Bala: “Analysis of Women Ginger Production as a Means for Achieving Farm Household Food Security in Kaduna State, Nigeria”, M.Sc. Dissertation, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2016.**

The study aimed at evaluating women's empowerment through the production of ginger for household food security in southern Kaduna. The author stressed in the form of a problems statement that, gender inequalities and lack of necessary attention to gender in agricultural development contribute to lower productivity and a high level of poverty among women in Nigeria. In the literature, the author argued that food security at the household level can be categorized into supply-side and demand-side factors. These factors involve the stability of access to food, household economic asset, and quality of human capital within the households, among others. For the data collection method, a multi-stage sampling technique was used in which at the first stage two local government areas within Kaduna South were selected (Jaba and Kachia) due to the high concentration of women involve in ginger production in the areas. At the last stage, 224 women were chosen to serve as the respondents in 6 villages from the above-stated local government areas. In terms of analysis of the data, descriptive statistics, gross margin analysis, logit regression, and T-test were used. The results of the study indicated that about 63.4% of the women ginger farmers were food secured, while about 15.2% of them were moderately food secured and that 21.4% were not food secured. In terms of challenges, the majority of the respondents indicated that inadequate access to inputs, insufficient capital, high cost of labor, poor storage facilities, and shortage of extension visits are the major problems faced by women ginger farmers within the study area. The study concluded that ginger being one of the important food crops in Nigeria, any attempt to increase its productivity would be a good step towards the resolution of food crises. It was therefore recommended that the agricultural development program coordinators should stimulate their extension services.

**5. Alang Bernard Kedze: “Assessment of the Economic Impact of Fadama II Project on Women Participants in Two Local Government Areas of Kaduna State in Nigeria” M.Sc. Dissertation, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2009.**

The problem highlighted was the neglect of women’s role in Fadama Farming as reflected in the Fadama I project. That is, the role of women in the project was relegated to the background. Therefore, the study assessed the economic impact of the Fadama II Project on women participants in the study areas. The literature argued for the significant role of women in dry season farming such as Fadama farming. Purposive and random sampling techniques were employed as means of data collection. Descriptive statistics, Probit regression, gross margin analysis, and Z-test were utilized in analyzing the data. The result indicated that Fadama II has a significant impact on women participants due to its positive effects on the productivity and incomes of the participants. The study concluded that Fadama II has a significant impact on women participants in Soba and Makarfi L.G.A of Kaduna State. The study recommended more participation of women in dry season farming.

**6. Abubakar Muhammad: “The participation of Rural Women in Food Production in Sabon Gari Local Government Area of Kaduna State”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2014.**

The main objective of the researcher is to assess the participation of rural women in food crop production in Sabon Gari L.G.A of Kaduna state. As such, the research was further broken down to include some specific objectives which comprise determining the factors that affect women in food production within the study area and also identifying the constraint faced by women in food production in the study area. Part of the problem being discovered by the author is that the economic activities of women farmers do not normally appear in the statistical bulletin in Nigeria. In this regard, their contribution to the country’s social and economic development remains mostly unrecognized. The argument from the literature review in this work indicated that women play a significant role in terms of agricultural activities but unfortunately this contribution is usually overlooked. The researcher distributed 80 questionnaires to rural women farmers within the study area and the result was analyzed using descriptive and multiple regression methods. The result of the study established that a significant number of women participate in agricultural activities within the study area. In line with this result, it was also discovered that age, family size, marital status,

households' size, farming experience, farm size, and main occupation are directly related to the satisfaction of women in food crop production. In conclusion, the author indicated that despite the achievement of women in agricultural activities, women encounter problems such as lack of infrastructural facilities, inadequate production inputs, and lack of assistance from extension agents. Therefore, the researcher recommended that governments and societies should value the contribution of women in the development process to incorporate them in policy making and programs. Also, women should be encouraged to form groups and associations both at the local and national levels so that their voices could always be heard.

**7. Emmanuel Ameh Eduwama: “Analysis of Gender Diversified Labour Productivity among Cassava Processing Households in Okpokwu Local Government Area of Benue State”, B. Agric Project, Department of Agricultural Economics and Rural sociology, Ahmadu Bello University, Zaria, 2017.**

The study aims to analyze gender diversified labor productivity among cassava processing households in Okpokwu Local Government Area of Benue State. In doing so, the researcher formed his statement of the problem based on the women seeking to improve their economic standing through cassava processing which they may have limited opportunities because of gender discrimination. From the literature review, the author argued that women contribute a lot in terms cassava farming within the study area and beyond, but in most cases, men do the strenuous part of the farming activities. 15 households were picked from each of the 12 selected villages to form the sample size in which both men and women were included. Therefore, a total of 180 questionnaires were distributed to respondents. The result of the study was analyzed, through the use of descriptive statistics and marginal physical product (MPP) plus marginal value product (MVP). From the result of this research, it was discovered that males were more involved in cassava processing than women with 57% contribution to the total households' labor for cassava processing activities. The result further stressed that, although both men and women utilized their labor within the economically rational range it is not optimally used. The research concluded that household size, sources of labor, method of processing and processing activities are the major factors that influence productivity among women in the study area and therefore the major constraint faced by the respondents is inadequate finance. It is therefore recommended that, adequate finance, cassava storage and

processing facilities should be provided so that unnecessary wastage and deterioration of cassava produce could be avoided.

**8. Ibrahim Yusuf Ahmad: “Assessment of Factors Affecting Women Participation in Income Generating Activities: A Case Study of Doguwa Local Government Area of Kano State, Nigeria, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2015.**

This study identified as a problem, the neglect/marginalization of women participation in income generating activities and inability of women to access improved inputs mainly due to high cost, non-availability in the market, etc. Therefore, the study assessed the various factors affecting women participation in income generating activities in the study area. The literature pointed out that rural women play a vital role in agriculture, thus, a large portion of them engaged in a lot of unpaid works in agriculture. The data for the study were collected using structured questionnaire from 100 randomly selected women from 5 wards of the LGA under review. The study used descriptive statistics and multiple regression analysis in analyzing the data collected. The findings of the study revealed that women in the study area engaged in economic activities such as petty trading, confectionary, tailoring/weaving among others. The study also found a significant impact of access to credit, marital status, level of education, family size and membership of cooperative on women participation in income generating activities. It was concluded in the study that, access to credit and membership of cooperative association are important factors influencing women participation in income generating activities. It was therefore recommended that, more access to credit cheaply and affordably should be given to women.

**9. Raji Olawumi Aishat: “Women’s Participation in Crop Production in Sabon-Gari Local Government Area, Kaduna State, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2016.**

The study assessed women’s participation in agricultural production and the level of access to farm productive resources. The problems identified are low participation of women in crop production despite effort through government programs/schemes to boost women's participation in agriculture. The literature regards women's participation as a means of widening and redistribution of opportunities to take part in societal decision-making to spur economic growth and development. The methodological approaches involve data collected by means of a structured questionnaire

selected and analyzed using descriptive statistics and multiple regression analysis. The study revealed that the majority of the women farmers operate on a small scale with farm holdings of 1 hectare and with little extension contacts. Also, the findings revealed that a significant number of women participate in food production. Furthermore, the key problems affecting women farmers in the study area are lack of women farmer educational facilities, lack of access/high cost of farm inputs, lack of modern facilities and marginalization in farm planning, and decision making. The study concluded that a large portion of women engaged in crop production but with low access to improved farm productive resources. The recommendation indicates that more productive resources should be made available to women farmers.

**10. Abdullahi Gambo: “Analysis of Women Participation in Rice Processing Cooperatives in Giwa Local Government Area (LGA) of Kaduna State, Nigeria”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2016.**

The study analyzed the role of cooperatives in empowering women who engaged in Rice processing in Giwa LGA. The problem identified is that, operating in isolation, as a farmer, hinders women from accessing quality paddy rice input and credit facilities thereby affecting their participation. The literature review argued that economically and socially empowered women help in improving household nutrition, food and income security, broader development outcomes, and more integrated production of both food and cash crops. The study collected data from 120 women rice processors through a random sampling technique with the aid of a structured questionnaire. The data collected were analyzed using descriptive statistics and the gross margin approach. The findings of the study revealed that 62.6% of the women processors considered processing as a key occupation with about 31% of them having access to credit ranging from N10, 000 to N15, 000. Also, the findings revealed that over 60% of the women processors had access to quality paddy rice, training, and linkage to market through their cooperatives. The gross margin was found to be N14,402.07. The conclusion drawn is that rice processing by women in the study area is profitable and contributed significantly to the women rice processors' income, thereby improving their living standard. Thus, cooperatives performed a significant role in empowering women rice processors in the study area.

**11. Gwazah Dorcas: “Involvement of Women in Agricultural Activities in National Agricultural Extension Research and Liason Services (NAERLS) Adopted Villages: A Case Study of Nassarawan Buhari Village”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2012.**

The study determined the extent of participation of women in agricultural activities in Nassarawan Buhari village as one of the NAERLS adopted villages. The problems as conceptualized in the study have to do with limiting the roles of women in agricultural activities to supporting their husband's farming activities due to differentiation in gender roles, inaccessibility, and lack of access to critical agricultural inputs. The literature on the gender division of labor shows that even though men and women work for family survival, there exists a marked difference in the work they do and the ways it is valued. A structured questionnaire comprising of both open and close-ended questions was used to randomly sample 50 women from the study area. The findings of the study revealed that all the respondents were involved in free ranch (rearing) of local chickens, goats and sheep while 33.3% own farmlands and engage in substance crop production aside from housekeeping, followed by farming. The study concluded that socio-economic factors are the major determinants of women's participation in agricultural activities.

**12. Onoja Mary Peter: “Women’s Roles and Participation in Livestock Rearing in Chukun Local Government Area Kaduna State, Nigeria”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2012.**

The study examined women’s roles and participation in livestock rearing for community development in the Kujama District of Chikun LGA. The literature argued that the role of women in livestock production ranges from no role at all to a very high level of responsibilities. However, these responsibilities are being underestimated and often jeopardize the success of development initiatives in developing countries. This constitutes a serious problem affecting women's involvement in livestock management. The study used a well-structured questionnaire and was randomly administered to 80 women engaged in livestock rearing in the study area. The study found that 35.55% of women initiated their involvement in livestock production. Also, their participation has helped in improving their wellbeing and contributed positively to the development of their community through the renovation of old buildings, repairs of roads, utilization of waste, etc. The key challenges experienced involve poor extension and animal health services. The study concluded

and recommended that women play a significant role in livestock production in the study area, and therefore they should be encouraged through training and awareness campaigns.

**13. Asuquo Theophilus: “Socio-Economic Analysis of Rural women’s Groundnut Processing Activities in Sabon-Gari Local Government Area of Kaduna state”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2014.**

This study sets to examine the level of rural women's awareness of the various technologies that could be used in groundnut processing, as well as to assess the level of profitability of groundnut processing activity within the study area. The statement of the problem indicated that women have a significant contribution to agricultural activity, only that this contribution is seriously underestimated most especially in terms of household contribution. In the literature, the author argued that the economic roles of, most especially rural women, in some parts of sub-Sahara Africa are regarded to be an extension of their assigned domestic work. Therefore, in this regard, very few policies were reviewed, to increase rural women's participation in production activities as well as to increase their access to education. The study relied on primary data in which a structured questionnaire was distributed to 45 respondents in 3 wards (Samaru, Basawa, and Bomo) of Sabon Gari L.G.A of Kaduna state. The information was purely obtained from women that engage in groundnut processing activities, and for the analysis of the result, descriptive statistic and gross margin analysis were adopted. The result of the study indicated that groundnut processing activity is very profitable among rural women it contributes significantly to their means of livelihood by at least 28%. Also, the result further revealed that all the respondents are aware that machines could be used to process groundnut and this groundnut processing activity is this major occupation in those areas. The researcher concluded that inadequate capital is the major impediment to groundnut processing activity within the study area as the cost of obtaining the processing machine is high for rural women. It is therefore recommended that rural women should be encouraged to form and register cooperatives so that they can easily pull their resources together to ensure increased productivity and development.

**14. Dimas Lovelyn Villadiye: “Factor Influencing Women Farmers’ Attitude Towards Environmental Hygiene in Ardo-Liola local Government Area, Taraba state, Nigeria” B. Agric, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2014.**

The study is conducted to examine the factors that influence women farmers’ attitudes towards environmental hygiene in Ardo-Iloko Local Government Area of Taraba state as well as to determine the level of their awareness and adoption of improved environmental hygiene practice. From the statement of the problem, the researcher indicated that environmental hygiene is known to have a significant impact on health both within households and across the communities, but parts of the villages within the study area are dirty. Some places like car parks, marketplaces, and other public and private places are littered with refuse. In the literature, the author argued that according to World Health Organization (WHO 2009), unsafe water, inadequate sanitation, and poor hygiene are the fourth leading cause of deaths and second leading cause of diseases in low-income countries. To achieve the above-stated objective, the researcher used a multi-stage sampling procedure in which one village each was selected from the ten wards of Ardo-ilolo L.G.A of Taraba state, at the first stage. In the second stage, 10% of women farmers in each village were randomly selected for the study. For the data analysis, descriptive statistics and a logic regression model were employed. The result of the study indicated that more than half of the respondents are aware and have adopted an improved hygiene system. Also, the study discovered some factors that influence women within the study area to change their attitude toward environmental hygiene practices, such factors include age, educational level, household size, membership of a cooperative association among others. The study concluded that only a few hygiene items were given to the women and almost half of them did not receive any of these items within the study area. In this regard, this study recommended that the provision of environmental hygiene facilities to women should always be a top priority.

**15. Nuhu Husseini Sabo: “Participation of Women in Agriculture in Wukari LGA Taraba State, Nigeria”. B.Sc. Sociology. Department of Sociology, Taraba State University, Jalingo Nigeria, 2019**

The objective of this study is to examine women’s participation in agricultural activities and to examine the constraints to women’s participation and measures for improvement in Wukari Local Government Area, Taraba State, Nigeria. The problem statement is the persistent culture that is more advantageous to men than to women especially in the area of farming in Wukari rural areas. These women are denied the right to full social equality and equal economic opportunity in Wukari LGA. This stems from the state agricultural policy which fails to be more inclusive (women). The literature highlighted that women have been found to contribute immensely to food security in Nigeria. Banji and Okunde (2011) noted that women own only one (1) percent of farm assets due to marginalization and tradition. The Marxist theory was the theoretical basis for this work, as explained by Karl Marx the labour of women and children was the first thing sought by capitalists who used machinery. Women are perceived as sources of ‘cheap labour’ and also regarded as a “reserve army of labour”. This is the expression of the women in Wukari local government and across the state. The study used a stratified sampling technique to randomly collect data from two hundred and fifty (250) respondents divided into 25 respondents per ward. The study revealed that women actively participated in agricultural production in Wukari local government but lacked the critical productive resources needed for greater production. Therefore, one of the key recommendations is that resource mobilization should be a greater priority to increase women's participation in agriculture and the government should review the state’s agricultural policy to be more inclusive of women.

**16. Abdulrasaq Mohammed: “The Analysis of Factors Influencing Women Participation Sheep Production in Jalingo LGA Taraba State”. B.Sc. Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo, 2018**

The objective of this study is to identify the socio-economic characteristics of women involved in sheep production and evaluate their constraints. The problem statement is that women's role in sheep and agricultural activities has been hard to delineate coupled with under documentation and their

recognition. In the literature review, Ogunlela and Mukhtar (2009) posit that in Nigeria, women carry out more agricultural activities compared to men, reinforced within the gender bias factor. This is corroborated by Doss (1991), FAO (1996), and Jiggins et al (2000) that access to extension training and other resources needed for production is lacking for women empowerment. Ejembi et al (2006) cap it with three factors: resources, access to knowledge of livestock production, and organizational power. The theory of attribution was used to explain people's judgment of others. The theory argues that error can be found in people's judgment about the roles played by women. Likewise, the social learning theory also assumes a role that requires one to pay attention to people who are keeping sheep and goats to become a farmer. The study collected data from one hundred (100) women respondents selected randomly with 20 respondents from five districts within the case study area. The author concluded and recommended that women-based NGOs should be formed particularly for women in rural communities to increase participation in small ruminant production. He noted that women are cut off in many ramifications from extension works services with limited government involvement.

**17. Murtala Sani: "Assessment of Agricultural Information Needs Amongst Women Farmers. A Case Study of Jalingo LGA, Taraba State". Postgraduate Diploma Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo, 2016**

The objective of the study is to describe the socio-economic characteristics of women farmers and to identify the agricultural information needs of women farmers and their constraints in the Jalingo local government area of Taraba State. According to the author, the lack of the latest agricultural information is a central factor of backwardness in agricultural development in Nigeria, particularly among women farmers in Jalingo LGA. Simply put, women farmers in Jalingo LGA are the most isolated groups of agricultural stakeholders. In the literature, the author argues that a meaningful increase in agricultural production will be easier to achieve in Nigeria if agricultural policy and extension operation took special cognizance of women's inputs and potentials (Onazi et al, 1992). Information is an essential ingredient in most agricultural development programs, as seen in rural farmers confined to traditional tools and techniques (Ilo, 1998). Aside from familiar information tools such as radio, town criers, television, the usage of ICT tools such as the internet are not often used

to gather up-to-date information. The research design used multi-stage purposive and random sampling techniques were employed to select respondents. In the first stage, five out of ten wards from Jalingo LGA were selected through purposive sampling. The second stage involved a random selection of two villages per ward making it ten. The third stage involved a random selection of 120 female farmers in a ratio proportional to the size of the population of the respective villages. In the Findings and conclusion, the author revealed that most of the female respondents (50%) did not have formal education which has far-reaching implications for them to actualize their full potential in agriculture. According to the author, the lack of formal education affects the processing of relevant documents for loan accessibility needed to increase food production. He concluded that the need to form women cooperative societies is paramount. This will complement women's programs by increasing their managerial, organizational, entrepreneurial, and decision-making capacities.

**18. Nakwe S.H. Gbana: “Assessment of Women Participation in Vegetable Production Activities in ADP zone III Taraba State” M.Sc. Agricultural Economics and Extension, Department in the University: Agricultural Economics and Extension, Taraba State University, Jalingo. 2018**

The objective of this study is to identify and assess the level of participation of women in vegetable farming. According to the author, the problem states that even though women in the study area participated in various vegetable production activities, their productive efficiency does not translate into their quality of life. In the literature, the author argues that the status of the family can explain rural women’s level of involvement in agricultural activities (Humera, et al, 2009). Invariably, the enhanced social and economic status of women for example achieved through horticultural activities leads to greater household food and nutrition security (International Food Policy Research Institute, 2005). Women’s labour (paid and unpaid) represents an important source of total agricultural labour in all regions, i.e., Turkey, Morocco, Egypt, Lebanon, Sudan, Iraq, and Mauritania. The author cited the work of Deji et al, (2012) who identify non-availability of land, lack of extension contacts, transportation, storage at different degrees as constraints facing women farmers to achieve full potential. The study’s population size comprises women vegetable farmers in the Agriculture Development Program (ADP) zone three (i.e., Takum, Ussa, Donga, and Kurmi LGAs). The methodology used by the author is a multistage and simple random sampling technique. In the first

stage, four LGAs of ADP zone three were selected. In the second stage, 25% of cells in each block in the zone were purposively selected from each of the selected LGAs. In the third stage, thirteen respondents were selected from each cell using simple random sampling bringing all the respondents two hundred and eight women (208) vegetable farmers as sample size. The findings and conclusion show that the major determinant of women farmers' participation in vegetable production in the study area is educational level, household size, farming experience, and income. Women farmers are confronted with the problem of inadequate funds and the high cost of farm inputs. The author recommends that the provision of soft loans will increase the productivity of these women and increase food security.

**19. Aishatu Isa Tukur: “Participation of Women in Groundnut Production and Marketing in Ardo Kola LGA Taraba State”. Postgraduate Diploma Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo, 2016**

The objective of the study is to describe the socio-economic characteristics of women groundnut farming and the constraints facing women groundnut farmers in Ardo Kola LGA, Taraba State. The statement of the problem indicated the neglect of groundnut production at a point by government and women groundnut farmers in Ardo Kola LGA. The literature revealed that Groundnut production in Nigeria reached its peak in 1973 by 1.6 million metric tons and in less than a decade, production fell (Ntare, et al. 2005). Groundnut is considered a woman's crop in Africa. According to International Crop Research Institute for Semi-Arid Tropics ICRISAT, (2001) groundnut is mainly grown by poor smallholder farmers (mainly women). This implies, according to CSOIMAL (2011), that efforts to improve the sector would potentially impart the economy, seeing the empowerment of women farmers who constitute 60% of the smallholder households, likewise the marketing aspect. The sample size of 120 women respondents was drawn from five selected wards and 114 were retrieved for the study. The findings and conclusion of the study revealed that women groundnut farmers were not efficient in their utilization of resources, and the women do better in marketing the groundnut products. The author recommends that government should assist women groundnut farmers through training and extension services to be able to increase their productivity.

**20. Abubakar Musa: “An Assessment of the Socio-economic Characteristics of Women Rice Farmers Jalingo LGA, Taraba State”, MSc. Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo 2020**

The objective of the study is to describe the socio-economic characteristics of women rice marketers, their assets, income, and challenges. The statement of the problem indicated that the income level and assets of women in rice marketing are low due to insufficient knowledge on marketing, technical know-how and adequate information, whether as groups or individuals. The literature here covered marketing functions and channels, livelihood and its indicators as stated by Bornioru (2014). The socio-economic aspect covers women in southern Taraba, as 60% of women with 6-20 years of experience engage in milled rice marketing (Musa et al., 2012). A study by Zakari, (2011) noted that only 42% of these rice marketers can cater for their medical needs from their income. Narayan (2001), and Vuuren (2000), further noted that women harvested a smaller number of crops, and this affects activities female-headed household. The reason is that rice processing in Nigeria are not operational on larger scales but rather at micro level (WARDA, 2003). In this study, the Feminist theory was used to explain the interdisciplinary nature of women. This theory believes in the empowerment of women and the restoration of the dignity of women as members of society. In the research design and data collected, a multi-stage sample random sampling technique was adopted in the first five markets that constitute Jalingo LGA, and likewise the second. In the third stage, 135 women rice marketers were randomly selected in ration proportions to the size of the market population. The findings and conclusion revealed that the level of education, occupation and women’s marketing experience has a positive relationship with their income. The conclusion was that women marketers are faced with the problems of inadequate funds, high cost of transportation, insecurity, price fluctuations and lack of access to credit facilities. Therefore, the author recommends that the state government adopts a new agricultural policy that will promote a strong value chain of how rice is being distributed to the market.

**21. Adeyelu Adeoluwa. Emmanuel: “Women Cooperatives and Rural Agricultural Development: A Study of Ogun State”, BSc project, Department of Agriculture, Babcock University, 2017.**

The main objective of the study is to examine the impact of women cooperative societies on the development of agriculture in the rural areas in Ogun state. The statement of the problem was derived from the fact that agricultural business in the rural areas faces a lot of challenges, which not only reduced agricultural outputs but also discouraged farming. The women, who were mostly involved in agricultural businesses including farming and selling of farm produce and its products, have had to contend with unpalatable situations to make ends meet. The study conducted extensive empirical and theoretical reviews of relevant literature to ascertain the significant contributions of cooperative societies that are either formed by women or for women. The gender empowerment theoretical framework was found useful in explaining why and how women could be empowered to develop society. The study adopted a survey research design, and qualitative data were collected from selected women in agricultural business (whether as farmers or traders) through unstructured interviews, while copies of structured questionnaires were administered to leaders of the selected cooperative societies. The data collected were analyzed using descriptive and content analysis. The study found that a host of women cooperative societies have been effective in empowering agricultural businesses in Ogun state. Some of these cooperatives have access to grants, funds, or loans from the government, civil society organizations or international donor agencies, which they disbursed to the women who need them (particularly their members) at little or no interest rate. Proper channeling of such funds means economic empowerment for the women. The women interviewed attested to the positive impacts of such disbursements on their businesses and lives. It was concluded that if such assistance can be more forthcoming (especially from the government) more people would be motivated to venture into agricultural businesses in the rural areas, and this would, in turn, encourage rural development and decongestion of the cities and urban areas where many people have fled to in search of white-collar jobs. The development of rural areas is foundational to national development.

**22. Samuel Rubang Tari: “Assessment of Knowledge and Utilization of HIV/AIDS Preventive Techniques Among Women Farmers in Yorro LGA Taraba State”, MSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo Nigeria, 2018**

The objective of the study is to assess the knowledge and utilization of HIV/AIDS preventive techniques and challenges among women farmers in Yorro LGA of Taraba State, Nigeria. The statement of the problem indicated that the HIV/AIDS scourge continues unabated in Nigeria, and Yorro LGA women farmers are outside the safety of agricultural policies formulation. The available literature states that the HIV/AIDS epidemic affects the most active segment of the population between ages 15-49 years which causes great loss to a nation’s economic growth and development in all facets of human endeavor (Eze, 2005). The Dakar Framework for Action offers inclusiveness for both risk and vulnerability reduction. The feminine poverty is critical when examined through the lens of women farmers, and HIV/AIDS cannot be live with when it strikes especially amongst women. The multi-stage sample random sampling technique was adopted in three stages to cover 160 women’s sample size randomly. The findings and conclusion of the study showed that HIV/AIDS is a threat to food security, causing a decrease in farm Labor productivity, and life expectancy. HIV/AIDS is invading rural farming communities, with general low knowledge among farmers, especially women. It was recommended by the author that government should assist in the treatment of HIV/AIDS patients among women farmers, and increase awareness campaign revealing the risks that the disease poses to the society, most especially the economic loss attributed to the disease.

**23. Aboki Auwal Mohammed: “Economic Analysis of Groundnut Processing Among Women in Jalingo, Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017**

The objective of the study is to assess the socio-economic characteristics among groundnut processing women in selected wards of Jalingo LGA Taraba State, Nigeria. The statement of the problem indicated that previous studies have not focused on the constraints associated with groundnut processing enterprise, especially those faced by women, towards their economic

empowerment. In the literature, the author asserts that Husseini, Napoleon and Hassan, et al, (2010) evaluated the economic empowerment potentials of rural women, their technical and scale efficiency in groundnut processing and the constraints affecting the processing of groundnut by rural women; this covered different regions where this activity took place. Simple Random Sampling was used to select 120 respondents from five out of ten wards in Jalingo. The findings and conclusion revealed that irrespective of the scale of operation, the constraints associated with groundnut processing are scarcity of firewood and unattractive market prices. Groundnut processing in the study area is mostly done by women with (45%) 1-5 years of experience, with most of them having primary education. The author recommends sustainable methods of processing groundnut through innovations rather than relying on unsustainable methods like firewood.

**24. Ochani Susan Omeche: “Assessment of Information Needs in Agricultural Production of Women Farmers in Zing LGA Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017**

The objective of the study is to determine the profitability of groundnut products amongst women in Jalingo LGA of Taraba State, Nigeria. The Statement of the problem indicated that groundnut production is challenged by inadequate improved seeds, pests and diseases, changing weather patterns, farm input shortage, storage, as well as marketing strategies to avoid losses. The literature states that Eyo (2004) highlights the dilemma faced by small agricultural operators which applies to women smallholders in the place of competition both at production and marketing stages within the trajectory of marginal cost and marginal revenue in the short-run and long-run. Ibrahim et al, 2015 noted that the processing of groundnut is mostly done by women either at the household level or commercial level. The multi-stage random and purposive sampling technique was adopted with questionnaires distributed to five wards to a total of 150 respondents across Jalingo LGA. The findings and conclusion revealed the need to form women cooperative societies and put up modern storage facilities. Government should provide good roads in areas where large quantity of groundnuts is produced.

**25. John Mbanyangra: “Assessment of Women farmers’ contribution towards Food Security in Ardo Kola LGA Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2015**

The objective of the study is to examine the women farmers and factors affecting their contribution towards food security in Ardo Kola LGA, Taraba State, Nigeria. The statement of the problem showed that despite the Taraba women’s contribution to agricultural production. They are faced with constraints ranging from lack of access to farm credit loans, lower income, to shortage of output within the Ardo Kola community. The reviewed literature discussed informal women organizations in Africa aimed towards breaking the formal societies monopolized by men. While women’s empowerment is essential towards ensuring that women have access to information, knowledge, resources and power needed to achieve sustainable development (World Bank, 2011), the gender dichotomy is highlighted by Adeyanke (1996). The multi-stage random sampling technique was used with questionnaires distributed to five wards to a total of 100 respondents across five (5) wards in Ardo Kola LGA, in three stages. The findings and conclusion revealed that the low level of education faced by the women, limits even attempt to form collective groups and cooperative societies. The need to move in agricultural extension agents is vital to surmount the earlier mentioned challenge.

**26. Njureudi U. Philemon: “Women Empowerment in Cassava Production and Processing as a Means of Household Poverty Reduction in Donga LGA”. BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2019**

The objective of the study is to analyze women’s empowerment in Cassava production and processing as a means of household poverty reduction, and their constraints in Donga LGA, Taraba State, Nigeria. The statement of the problem showed that poverty is one of the developmental problems facing Nigeria and particularly in Donga LGA. The author in the literature stated that Safiya (2011) posits that women’s empowerment seeks to develop their potentials and contribute to the nation. The Root and Tuber Expansion Programs (RTEP) were designed to consolidate the gains made under the Cassava Multiplication Programs (CMP) (KWADP, 2006). The women were being empowered in cassava production and processing by forming several groups (KWADP, 2009). The

multi-stage involved purpose sampling technique was distributed to nine (9) villages to three hundred and ninety-eight (398) selected respondents, in three stages. The findings and conclusion revealed that the Root and Tuber Expansion empowerment program for women has improved the poverty status of women and can do better through effective participation in more empowerment programs. The author recommends that non-governmental Organizations should be allowed to collaborate more with the extension workers.

**27. Susan S. Tyoban: “Assessment of Women Participation in Cassava Production in Ardo Kola LGA, Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017**

The objective of the study is to change the status of women cassava growers in Ardo Kola LGA, Taraba State. The statement of the problem showed that the male-dominated society and structure, as well as political system even in rural Nigeria and Africa, has limited the potentials of women in agricultural production. In literature, the author stated that the trends in cassava production have seen Nigeria as a leading producer since 1993; Nweke et al, 1997; Yakkassi, 2010. The opportunity is countered by Mgbakor and Nwamba’s (2013) report which states that 58.3% of the women being in their prime age and 75.1% being married, adds to the other factors already there, as impediments (IITA, 2010). The simple and purposive random sampling technique was used to select respondents in five (5) wards out of ten; One hundred and twenty (120) women involved in cassava farming. The findings and conclusion stated that women cassava growers should be supported by the government through land aggregation and consolidation to counter issues on land acquisition by inheritance, with one of the strategic means being the formation of cooperative societies.

**28. Rita Akoshi Godwin: “Profitability of Groundnut Marketing Amongst Farmers in Jalingo LGA”. BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017**

The objective of the study is to determine the profitability of groundnut products within a socio-economic lens amongst women in Jalingo LGA Taraba State. The statement of the problem posits that the womenfolk do not need technical knowledge to enable them to derive high yield. Most of

the women in Zing LGA are not educated, speak only the local languages of the area and are dependent on words of mouth or radio for information. Lack of access to production remains a major constraint. The literature revealed that farmer's information needs to be passed across various pattern such as gender farmer group (e.g., youth) and development area (Okwu and Umoru, 2009, Zaid and Popoola, 2010, Saleh and Lasis 2011). The question thus is how can we create a responsive knowledge base to support rural women's economic, social and political empowerment? The Jiggins and World Bank (2013) paper respond adequately to this. Further corroborating FAO, 2007 and Byene, 2008 state that women make substantial contributions to food production even when they are secluded or involved in a male-dominated farming system. A multi-stage random and purposive sampling technique was used with twenty (20) questionnaires with a total of one hundred (100) distributed to fifteen wards in Zing LGA. The findings and conclusion revealed that women farmers in Zing participate in all agricultural activities to varying extents, and the women have preferences and access to certain sources of information for agriculture production. The need for agricultural extension agents is prime to make them add more to the value chain.

**29. Oluwatosin Joseph Olabiwonnu: 'Impact of Cooperative Societies on Poverty alleviation among rural farming Household' BSc Project, Department of Agribusiness and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2008**

The researcher addresses poverty reduction through the role of cooperative societies in rural farming households by examining the socio-economic characteristics of the rural farming household. This was done by analyzing the contribution of cooperative loans and their benefit to household welfare. Over the years, rural infrastructure has been neglected in Nigeria in the cities the focus is access to safe drinking water, school, health, etc. Poverty in rural farming households has been attributed to a lack of social services and infrastructure. According to literatures reviewed by the author, it will be difficult to get a general parameter to measure poverty because there are peculiarities with different countries. The author further stated that while confronting the task of identifying the extent of poverty in the world, finding reliable, comparable, and longitudinal data for different countries is probably the most serious challenge. Any individual that has satisfied the statutory requirements can be registered into a cooperative society. Primary data was collected through a cross-section survey

(well-structured questionnaire). Also, secondary data was collected from the newspaper, the internet, journals, periodicals, and relevant sources. Multi-stage sampling was used in selecting the sample size. The study focuses on five (5) local governments area which are Yewa North, Yewa south, Ipokia, Imeko-Afon, and Ado-odo/Ota. One hundred questionnaires were administered to a total of 5 households who were randomly selected from 2 rural communities in each of the local government area. It was discovered that farmers in this locality know the importance of the cooperative society as it plays a major role in alleviating poverty. The analysis of the result showed by using families who could afford a meal of N150 per day as the yardstick, cooperative societies have lifted many families in the rural area out of poverty. The community members find it difficult to achieve anything without coming together as a unit, and the cooperative societies have given them that opportunity. The researcher recommends that the government supports cooperative societies with funds to further reduce the rate of poverty in the area and also to educate the farmers on the benefits of forming cooperatives.

**30. Alabi Abimbola Adenike: ‘Evaluation of the roles of cooperative societies in Agricultural Development in Yewa north local government area of Ogun state’ BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2016**

The researcher examines the contribution of cooperative societies to agricultural development in Yewa north local government area of Ogun state by identifying the socio-economic characteristics of cooperative members. The study also examines the various types of cooperative societies within the said area, by finding out the source of funds and inputs used in agriculture and determining their contribution to agricultural development within the local government area. Finally, the study also examines the problems relating to the improvement of agriculture in Yewa north local government area. The researcher believes that cooperative societies have been beneficial to the people of Yewa North local government area of Ogun state, but the contributions of the cooperative societies have not been documented. Some works of literature consulted by the researcher stated that cooperative societies have been designed to improve the livelihoods of individuals and enhance micro and small-scale entrepreneur both in the rural and urban areas through savings and access funds such as loans

when needed. The social intermediation in cooperative societies includes support for members in trouble such as sickness, and those who have essential social functions to perform such as burials and weddings. The author stated that cooperative is a financial arrangement designed to attract the poor, either as the borrower or the saver. Cooperatives are known to be driven by social and economic concerns. Data was collected using a questionnaire survey and secondary data was collected from publications from the world bank, the united nations, the International cooperative alliance, magazines, conference proceedings, the federal office of statistics, related ministries, and agencies. A total of one hundred and twenty (120) cooperative members were randomly picked from the list of cooperators in the state. The statement of account of the cooperative societies in Yewa North local government was consulted and one of the measures used for selection was active membership and frequency in payment of dues. It was discovered that members of the cooperative enjoyed the benefit of loan creation, however, there are quite several people who feel they have not been considered when going through the basics of the loan application. Some other benefits enjoyed by cooperative members include customer care services, acquisition of capital equipment, job creation, vocational skills, etc. It was also discovered that these cooperatives experience lack of funds, high interest rates, and government involvement is quite minimal. The researcher also discovered that there was embezzlement of cooperative funds by cooperative executives. It was discovered that most of the cooperators complain of untimely credit disbursement which had an adverse effect on the cooperative societies. The researcher thus recommends that the cooperators be trained, and the training should be organized by the societies, so that the people will participate. The researcher also recommend that interest rates should be reviewed, and members should be encouraged to take loans because this is a way to keep the cooperatives effective.

**31. Amudat Titilayo Adelegan: ‘Roles of cooperative societies in Agricultural Development; A case study of Yewa north local government area, Ogun state’ BSc Project, Department of cooperative and business management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2008**

The researcher examines the role of cooperative societies in agricultural development by describing the socio-economic characteristics of the respondents within the study area. Other objectives include evaluating the roles of cooperatives in agricultural development, identifying the problem of cooperative societies, and making policies and recommendations that will address the problems. Cooperative societies have played a very important role in agricultural development over the years. However, the idea of self-reliance of cooperative societies currently faces several problems. Some of the problems facing agricultural development in Yewa are bad road conditions, issue of land ownership, inadequate supply of agricultural input, high cost of machinery, inadequate agricultural education, and extension training. All these made it impossible for the cooperative societies to meet farmers’ numerous needs in the area of agricultural development. The researcher cited a study which stipulates that agricultural cooperation has a wide impact on the farmers, such as increase in farmers’ income which translate to improvement in the general prosperity of rural communities. The researcher further stated that cooperative societies help to reduce the activities of middlemen who exploit the farmers and underpay them. He stated categorically that selfishness on the part of some of the members of the cooperative societies who want to use the society as a steppingstone to wealth makes it difficult for farmers to maximize profit. Data was collected through a simple random sampling method. A total of five communities were randomly selected from the eleven wards in the local government area and twenty-five (25) household heads were randomly interviewed from each community. The result showed that cooperative societies have had a positive impact on agricultural development and the overall development of the area. The researcher then recommended periodic evaluation of cooperative societies and provision of farm inputs at subsidized rates as well as awareness campaign the government to sensitize people on the need to participate in cooperative societies. The researcher also suggested that cooperative marketing policies should be revisited to ensure an adequate market for agricultural produce and the government should intensify efforts at ensuring that policies that will encourage rural development are promulgated.

**32. Ogundiran Titilayo S: ‘Factors and Problems militating against optimal performance of cooperative society: A case study of Yewa north local government Ogun state BSc Project, Department of Agricultural Management and Rural Development, Olabisi Onabanjo University, Ayetoro, Ogun state. 2009**

The researcher highlights in detail the factors and the problems hindering the optimal performance of cooperative societies and the best way to eradicate the problems so that the society will enjoy effective management in such a way that will improve the standard of living of its members. This was achieved by describing the socio-economic characteristics of cooperative societies and their performance. Some works of literature consulted by the researcher stated that cooperatives are based on the need to solve a common problem. It involves working together voluntarily based on promoting economic interest. It was also stated that cooperative is a pathfinder towards community and individual development. A cooperative is an umbrella where several individuals share business risks. The researcher stated that cooperative societies have failed to achieve their aims and objectives in the study area. Primary data was obtained directly from the respondents using a structured questionnaire, also the researcher employed the use of secondary data which was collected from textbooks and journals. There are eleven (11) wards at Yewa north, one cooperative from each ward was picked through random sampling. A total of 100 questionnaires were administered and it was discovered that the men joined the cooperative more than the women because it is assumed that men have more economic status. The study concluded that lack of education among the executives and members was responsible for the problems facing these cooperative societies. The researcher then suggested that sound cooperative education and training should be given to all members of the cooperative society. He further stated that government should assist in the provision of grants, incentives, and other things. The cooperative staff strength should be reduced as it is gulping a lot of money from the society's purse.

**33. Ajakaiye Taiwo Adebola: ‘Assessment of the performance of cooperative society in Yewa north local government of Ogun state’ BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2014**

The researcher evaluated the performance of cooperative societies in Yewa north local government area of Ogun state by describing the socio-economic characteristics of cooperative society members. The study also ascertains the basic benefit derivable from cooperatives by their members, and it also

identifies the problems faced by cooperatives and determining the factors that affect the effectiveness of the cooperatives. The researcher noted that cooperative societies do not function properly because those in charge lack managerial skills and they have little or no experience in financial management. It was also discovered that many people know little about cooperative societies, their mechanism, and their role in economic development. The researcher noted that in Ogun state, most farmers are skeptical about joining the cooperative society and prefer their indigenous source of credit which is devoid of administrative delay, collateral, and the repayment mode is usually more flexible than the cooperative society. According to authors consulted by the researcher, a cooperative is a user-owned and user-controlled business that distributes benefits equally, based on contribution or patronage. The author believed that cooperatives are formed by their members when the marketplace fails to provide the needed goods and services at affordable prices and acceptable quality. Primary data was collected using a well-structured questionnaire to obtain the relevant information from one hundred and twenty (120) members of cooperatives. The study also conducted in-depth interviews. Secondary data was collected from journals, publications, textbooks, and the internet. The majority of the respondents picked were women because women formed the larger percentage of these cooperatives. It was discovered that low level of education, lack credit facilities and inability to access government aids and grants are the reason why the cooperative societies in the study area fail. The result showed that the bigger the households the more cooperative loans are diverted away from agricultural activities. The researcher recommended that the government should encourage household members to embark on family planning and other birth control to allow for the appropriate and judicious use of credit obtained. It was also recommended that NGOs look into the day-to-day activities of cooperative societies and assist them morally and financially. Finally, the government was called upon to increase the grants and aids that go to the rural farmers through cooperative societies.

## SECTION III

### BUSINESS DEVELOPMENT

This section of the annotated bibliography presents summaries of students' academic theses and dissertations from number 34 to 51 on Business Development from NFWP states and catchment areas. Table 6 lists out the studies which are summarized below:

**Table 6: List of works on Business Development.**

No	TITLE	AUTHOR	LEVEL	YEAR
34	Zero-Hour Contract and Productivity Among Female Decorators in Edo State, Nigeria	Benatei, Saturday	M.Sc. Dissertation	2020
35	Women Empowerment in Kebbi State: Assessing the Effect to Technology Incubation Centre	Nasiru Garba	Postgraduate Diploma in Management Thesis	2014
36	The Working Women in Urban Setting: A Case Study of Birnin Kebbi, Kebbi State	Malami Mohammed Shekare	M.Sc. Thesis	2011
37	The Position of Women in Employment: A Study of Banks in Birnin Kebbi, Kebbi State	Emmanuel Ogoimegbun Okonta	B.Sc. Thesis	(nd)
38	Entrepreneurial Factors Affecting Performance of Women Operating Small and Medium Enterprises in Lagos State, Nigeria	Emole Chinyere Sonia	MSc degree	2017
39	Policy Implementation of National Poverty Eradication Program (NAPEP) and Women Empowerment in Ogun State, 2001-2011	Chioma Patience Nemezu	PhD in Public Administration	2014
40	Women Empowerment and Gender Equality in Oyo State, Nigeria	Kolade Ibironke Ruth	BSc degree	2017
41	Women Organizations and Women Empowerment in Ogun State, Nigeria (1999-2015)	Amao Simisola A	BSc degree	2015

42	Women Empowerments in Ikorodu, Lagos State (1985-2005)	Rotinwa Modupeola Muyinat	BA degree	2011
43	Women Entrepreneur and Performance of Registered Small-Scale Enterprises in Birnin Kebbi Metropolis	Lawal Muhammad	M.Sc. Dissertation	2016
44	Women Managerial Behaviour in Nigeria: A Study of Some Selected Organizations in Abuja and Kaduna State	Okonkoro Veronica Nonyelum	M.Sc. Dissertation	2000
45	Entrepreneurship Development and its Challenges among Women in Nigeria: A Case Study of Kaduna Metropolis	Sani Ali	B.Sc. Project	2008
46	Challenges and Prospects of Women Entrepreneurship: A Case Study of Samaru Area of Sabon Gari Local Government Area, Kaduna State	Tende Riman Adamu	B.Sc. Project	2008
47	Marketing Strategies and Entrepreneurial Development among Women in Nigeria: A Case Study of Sabon Gari Local Government Area of Kaduna State	Sunday Kingsley Asoaren	B.Sc. Project	2008
48	Factors Affecting Female Students Attitude Towards Agriculture as a Career: A Case Study of Zaria Kaduna state of Nigeria	Amina Aliyu	B. Agric	2010
49	Impact of Gombe State Entrepreneurship Policy on Women: A Case Study of Women Association in Kwami L.G.A of Gombe State	Umar Aliyu	B.Sc. Project	2008
50	The role of female entrepreneurship in the development of rural areas: A Case Study of Kano State	Abubakar Usman Kalgo	B.Sc. Project	2008
51	Prospects and Challenges of Entrepreneurship among Women in Nigeria: A Case Study of Selected Business in Zaria Metropolis	Agboola Olufemi Abdullateef	B.Sc. Project	2008

**34. Benatei, Saturday: “Zero-Hour Contract and Productivity Among Female Decorators in Edo State, Nigeria”. MSc. Dissertation, Department of Sociology, University of Ibadan, 2020.**

Benate’s study examines the influence of zero-hours contracts on the productivity of female decorators in Edo State, Nigeria. According to the study, a zero-hours contract is a form of a casual job without stipulated working hours. It is a job that is based on opportunities that arise. The researcher explained that previous studies mostly focused on zero-hours contracts and job motivation, without dealing with the effect of zero-hours contracts on the productivity of female decorators. The study employed the Expectancy Theory as its framework. A cross-sectional survey research design was adopted, and the quantitative method of data collection was used. Four Local Government Areas (LGAs) were randomly selected from Edo State (two from the urban LGAs and two from the semi-urban LGAs). Purposive sampling was used to select female decorator associations in each local government area. This provided the researcher the opportunity to get a sample frame upon which a simple random sampling was employed. Four hundred and eight (408) decorators were drawn as study samples, and a semi-structured questionnaire was administered. The data were analyzed using frequencies, percentages, Chi-square, Pearson Product Moment Correlation (PPMC), and multiple regression analysis at 0.05 levels of significance. The mean age of the respondents was  $31.5 \pm 7.8$  years with 52.2% of them having less than secondary education. The study found that the respondents’ perception about zero-hours contracts significantly varied by age ( $p=0.001$ ), marital status ( $p=0.004$ ), levels of education ( $p=0.000$ ), average monthly income ( $p=0.002$ ), and ethnicity ( $p=0.009$ ). The study also found that profit maximization was one reason why decorators used zero-hours contracts ( $r = 175, n= 408, P(.004) < 0.05$ ). Risk management ( $r = .194, n= 408, P(.017) < 0.05$ ), reduced cost of staffing ( $r = .612, n= 408, P(.008) < 0.05$ ), and employment obligation avoidance ( $r = .251, n= 408, P(.001) < 0.05$ ) were the factors that significantly influenced the use of zero-hours contracts among female decorators. With regard to the effects of zero-hours contracts on decorators, the study found that zero-hours contracts ( $r = .211, n= 408, P(.004) < 0.05$ ) significantly benefited decorators. With regard to the effects of zero-hours contracts on productivity, the study revealed that zero-hours contracts ( $r = .461, n= 408, P(.024) < 0.05$ ) significantly affected productivity among decorators.

The study concluded that zero-hours contract is negatively perceived by some decorators as a means by which employers try to maximize profits at the expense of their employees. The researcher recommended that a zero-hours contract could be a good business practice if it is well managed. Its flexibility would be particularly helpful to the teeming number of unemployed women who could engage in the zero-hours contract because it allowed them to handle other responsibilities.

**35. Nasiru Garba: “Women Empowerment in Kebbi State: Assessing the Effect on Technology Incubation Centre”. Postgraduate Diploma in Management Thesis, Department of Business Administration, Faculty of Management Science, Usmanu Danfodiyo University, Sokoto, 2014**

The author aims to address the need for women to be given reasonable opportunities in business; women in business, though on a small scale, and narrowed down to the incubation center that is situated in Birnin-Kebbi, Kebbi State in the Northern part of Nigeria. He examines the activities carried out in business by women and women empowerment; how women are being empowered in the small-scale business, and he also looks at the effect of the role of the Technology Incubation Centre on women empowerment on small scale business. He stated that these days most women in Nigerian are highly interested in going into business but are not able to start one due to financial problems. Many women have good ideas of business, but they lack the wherewithal to embark on it. Also, most women have good gifts, good craft, and handwork, which can be of benefit to society and the world at large but they lack sponsorship. The literature also addressed issues on women empowerment as well as financing in business, as being vital and of utmost importance because of the level at which the world is moving. The research adopted a survey method for the research design, where the respondents comprising of the workers, staff, and the incubators were sampled and interviewed in the study setting. The researcher has been able to realize the benefits derived mostly by women, from the incubation center in Birnin Kebbi mostly. They reduce the cost of production to the barest minimum to enable entrepreneurs to compete favorably during and after the incubation period. They also provide institutional support, professional guidance, and counseling that would enhance the success of business even after the incubation period. The researcher concluded and recommended that the Technology Incubation Centre should give the poorer and the weaker women support in starting Small-Scale Businesses. They should also give them special attention to help them catch up.

**36. Malami Mohammed Shekare: “The Working Women in Urban Setting: A Case Study of Birnin Kebbi, Kebbi State”, M.Sc. Thesis, Department of Geography, Faculty of Social Sciences, Usmanu Danfodiyo University, Sokoto, 2011**

This study aims at examining the contribution of women in the urban setting to the economic growth of Birnin Kebbi, Kebbi State, assessing the socio-economic characteristics of economic activities among women. Other objectives include finding out factors that could necessitate women's informal engagement in Birnin Kebbi, assessing women's contribution to the family income, and finding out obstacles that could limit women's work in the urban area of Birnin Kebbi. The author argued that society perceived women to better fit into the informal sector than the formal sector because of their household responsibilities, particularly in the care of children. Those with a positive view of the informal sector tend to argue that it is better to allow women to combine household work with paid work since several jobs can be done from home. This almost negates the fact that women do engage in economic activities and contribute to societal development and family income. The literature examines the condition of working women in both formal and informal sectors as well as other economic activities done by women, to ascertain if there is spatial variation in the type of informal economic activities executed by the urban women that are or may be different from formal economic activities. As survey research, data were collected at households and institutional levels, and through field observation, and the focus group discussion was used to further elicit information. Data collected were subjected to various analytical techniques such as simpler statistical methods like tables and graphs. Findings of the study showed that economic activities practiced by women in the study area include among others: trading, food vendor, farming, street hawking, and craftwork. The results also revealed that these economic activities vary significantly across the political wards in Birnin Kebbi, Kebbi State. This is because these areas do not have the same natural endowments and do not exist within the same ecological/ geomorphic zones, although they are in the same local government; it is noteworthy that they are areas of higher patriarchy. The study, therefore, recommended that some of the gender-specific strategies to enhance the urban women's informal economic activities in the study area be implemented, and the observed variance/inequality among gender be addressed.

**37. Emmanuel Ogamegbun Okonta: “The Position of Women in Employment: A Study of Banks in Birnin Kebbi, Kebbi State”, B.Sc. Thesis, Department of Sociology, Faculty of Social Sciences, Usmanu Danfodiyo University, Sokoto (nd)**

The author aims at investigating the proportion of women employed in banks in the study area, explaining the challenges they face, and suggest strategies to be adopted in tackling those challenges. The author argued that human resources are vital in the social, economic, and political development of nations. The inequality that exists between men and women in employment suppresses the talents of women, and their inability to explore talents threatens organizational and national development. However, the study area is a patriarchal society in which women are not traditionally expected to work outside their homes. The literature review discussed the roles of women in both homes, as mothers and caregivers, and in the formal employment sector. Women working in the formal employment sector is a massive social change that has drawn the attention of many, including social scientists, policymakers, and many others. It was exploratory qualitative research of forty women selected through a systematic sampling technique. Data were collected using questionnaires, and Sylvia Walby’s theory of patriarchy was used in explaining the study. Findings of the study revealed that there are few women in formal employment or work, compared to men. Family integration has been a major challenge to women, and they often adapt by hiring a domestic assistant and by sending their children to daycare. The study, therefore, viewed women as more vulnerable to oppression, subordination, and exploitation, especially in patriarchal societies. It is recommended that efforts be put in place to bridge the wide gap between women and men informal employment sector, by giving women more access to life opportunities.

**38. Emole Chinyere Sonia: “Entrepreneurial Factors Affecting Performance of Women Operating Small and Medium Enterprises in Lagos State, Nigeria”, MSc degree, Department of Business Administration and Marketing, Babcock University, 2017.**

The objective of the study is to examine the entrepreneurial factors affecting the performance of women operating SMEs in Lagos State, Nigeria. The statement of the problem as explained by the author is that small and medium enterprises are important for a nation’s economic growth, and women entrepreneurs are key players who make significant contributions to the social welfare and economic performance of any nation. However, women operating SMEs are faced with inadequate human, financial, and social capital, and also entrepreneurial incompetence which inhibits their

performance. The study conducted extensive literature and empirical reviews on the thematic concepts of entrepreneurship, small and medium scale entrepreneurship, and factors of entrepreneurship in Nigeria. The study adopted a survey research design. Copies of the structured questionnaire were administered to selected women in small/medium entrepreneurs in Lagos state, to collect data on how human capital, social capital, financial capital, and entrepreneurial competency affect the performance of women SMEs. The data collected was analyzed using descriptive and inferential statistics while results were obtained using the SPSS software. The study finds that human, social and entrepreneurial capital has significant effects on small and medium enterprises' performance and that financial capital has no significant effect on SMEs' performance. It concluded that entrepreneurial factors have significant effects on the performance of women operating small and medium enterprises in Lagos state while calling on the women entrepreneurs to team up and support one another for better output/performance.

**39. Chioma Patience Nemezu: “Policy Implementation of National Poverty Eradication Program (NAPEP) and Women Empowerment in Ogun State, 2001-2011”, PhD in Public Administration, Department of Political Science and Public Administration, Babcock University, 2014.**

The main objective of the study is to examine the implementation of the National Poverty Eradication Program, and its effect on women empowerment in Ogun state. Statement of the problem according to the author is that, despite the introduction of different programs and approaches by organizations and governments, to tackle the menace of poverty, it has continued to grow, with a significant decline in the standard of living. Despite women's immense contributions to the economy, they are still limited by many factors such as poor access to resources, coupled with economic and sociological factors. The study conducted extensive literature and empirical reviews of thematic concepts such as poverty and indices of poverty, poverty eradication, women empowerment, poverty eradication Programs, as well as women and the national economy. The feminist theory and the structural/Marxian theory of poverty guided the study and provided the philosophical frameworks to explain the place of women, the socio-economic and political causes of poverty. and how to drive significant changes in women's livelihood; the study adopted a survey research design. Quantitative data was collected through a structured questionnaire and unstructured interviews with selected women, key NAPEP officers, women organizations, and women

entrepreneurs to validate the important contribution of NAPEP to women empowerment in Ogun state. The data were analyzed using descriptive statistics and content analysis. The study found that the implementation of the policy would be beneficial for women's empowerment, but available data shows that the policy has not been effectively implemented in Ogun state. Successive governments have not been committed to the implementation of NAPEP, which has resulted in an increased rate of poverty in the state. The study concluded that poverty eradication is critical to women's empowerment, but policy implementation of NAPEP did not succeed in women empowerment.

**40. Kolade Ibiroke Ruth: “Women Empowerment and Gender Equality in Oyo State, Nigeria”, BSc degree, Department of Social Work, Babcock University, in the year 2017.**

The main objective of the study is to examine the relationship between women empowerment and gender equality, and how the empowerment of women propels gender equality in Oyo state. The statement of the problem was derived from the idea that gender inequality has deepened in society owing to a lack of or inadequate attention to women's empowerment. And while different empowerment programs were being rolled out by the government, they were not specifically targeted at women, causing women to lose out in the long run, sometimes in competition with men. The study reviewed the literature on important concepts on empowerment, women empowerment, gender and gender equality, women and gender equality, and it empirically examined how gender equality played out in the distribution of empowerment opportunities in Oyo state. This was based on the feminism and gender equality theory targeted at explaining the importance of inclusive development through gender equality in economic empowerment. The study adopted a survey research design. Quantitative data was collected through the instrumentation of a structured questionnaire and qualitative data were collected through unstructured interviews. Targeted respondents include selected women, leaders of women organizations, and leaders of women empowerment schemes in the state. The quantitative data were analyzed using descriptive analysis while qualitative data were content analyzed. The study found that the empowerment of women is instrumental to gender equality as it is impossible to attain gender equality status when women are not adequately empowered. Economic and political empowerment of women topped the identified areas which would help to push the gender equality agenda. The study also established that women cooperative societies are useful vessels for women empowerment in the state under study. It was concluded that

government, and high-ranking individuals in the society should pay close attention to programs that would empower women without any unfair competition.

**41. Amao Simisola A: “Women Organizations and Women Empowerment in Ogun State, Nigeria (1999-2015)”. B.Sc. project, Department of Business Administration, Babcock University, Ilishan-Remo, Ogun State, 2015.**

The main objective of the study is to examine the contributions of women organizations to women empowerment in various dimensions in Ogun state, Nigeria, and how women empowerment can be better achieved using women organizations. The problem of the study was that women empowerment programs have not been effectively implemented because of the uncoordinated nature of women, which means that many eligible and deserved women are being left out of such arrangement, whether by the government or private individuals/organizations. The study made a conceptual, empirical, and theoretical review of related literature. Areas of review include women empowerment, economic empowerment, women economic empowerment, women organizations, and women cooperatives, among others. The study did an empirical review of how women organizations enabled women empowerment and the importance of women organizations. The study adopted quantitative and survey research design, collecting data from both primary and secondary sources. Primary data were collected through the administration of questionnaires to selected women organizations and civil society organizations in Ogun state. The interview was also granted to some selected women personalities/entrepreneurs. The study found that women organizations are indeed vehicles of women empowerment, and the number of women associations in Ogun state has had a significant effect on women empowerment. Women organizations have been effective in mobilizing economic and political benefits for women in the state, as well as creating awareness on opportunities for economic empowerment and personal development. The study concluded that there is more to be achieved when women come together to pursue common goals rather than working individually. Access to funding, grant, or loan is also more guaranteed when associations are formed.

**42. Rotinwa Modupeola Muyinat: “Women Empowerments in Ikorodu, Lagos State (1985-2005)”, BA degree, Department of History and International Studies, Babcock University, in 2011.**

The objective of the study is to examine the women empowerment and development programs in Lagos state, Nigeria, and particularly the effect on women’s life. The problem stated that women are

seen as a liability in some quarters, and to a larger extent, women's role in nation-building has been underestimated in society. Yet, the growing problems of development confronting society can be attributed to the problems of disparities between men and women in various public spheres. Women are largely neglected in national development and nation-building. The study reviewed relevant literature on women empowerment, categories of empowerment, and empowerment policies. It also conducted an empirical analysis of the effects of the various women empowerment programs on women. The study was also anchored on the gender empowerment theory to showcase the importance of women's empowerment to societal development. A mixed methodology of primary and secondary data was adopted for the study. The primary data were collected through focus group discussions and structured questionnaires administered to women, women's economic groups, and cooperative societies. It was found that women empowerment in Ikorodu, Lagos state (and Nigeria, by extension) has performed below par. Although several empowerment programs have been rolled out in the local government area, they have failed to achieve their goals because of policy inconsistency, illiteracy, gender stereotypes, and religious/cultural beliefs. The study concluded that women's empowerment should be emphasized to address the specific and local needs of the women to engender true development. Civil society organizations should be vigorously involved in women empowerment, at all levels, for inclusive societal growth.

**43. Lawal Muhammad: “Women Entrepreneur and Performance of Registered Small-Scale Enterprises in Birnin Kebbi Metropolis, M.Sc. Dissertation, Business Administration, Department, Ahmadu Bello University, Zaria, 2016.**

To study/examine the impact of women entrepreneur's capital invested on the performance of registered SSEs in Birnin Kebbi Metropolis. The problem is that, despite successive government programs aimed at reaching small-scale women entrepreneurs in Birnin Kebbi metropolis, they still faced a series of issues s which are caused by unredeemed pledges of financial assistance from the government which would have helped, if they got it. Also, religious and cultural beliefs in Birnin Kebbi metropolis deny women absolute freedom to actively participate in most entrepreneurial programs and activities. The literature documented that women entrepreneurs are gaining intense recognition globally and continue to increase steadily. Entrepreneurship is the central force for economic change requires all to be involved in its operations, given its importance; therefore, it

should not be exclusively dominated by men. The study used a survey research design which is cross-sectional, and 143 structured questionnaires were distributed to women entrepreneurs in the study area. The techniques of analysis employed were descriptive statistics, correlation analysis, and multiple regression analysis with the aid of SPSS software. The study revealed that capital invested, and levels of education have a significant influence on the performance of the business survey. The study concluded that women-owned enterprises with a large amount of capital, and with a higher level of education, performed better. It was therefore recommended that the government should provide an avenue for adequate funding of women-owned businesses.

**44. Okonkoro Veronica Nonyelum: “Women Managerial Behaviour in Nigeria: A Study of Some Selected Organizations in Abuja and Kaduna State”, M.Sc. Dissertation, Department of Business Administration, Ahmadu Bello University, Zaria, 2000.**

The study examined why there are few women in management positions of some selected organizations in Abuja and Zaria of Kaduna State. The problem is that women's managerial abilities/competencies have been relegated to the background, hence, management is often seen as a male discipline, with all the stereotypical characteristics of excellence being embedded in the male character. The literature posited that women managers are an established part of work culture, organizational relationships, and managerial structures. The study used the survey method as a research design while questionnaires and personal interviews were the instruments of data collection used. Random sampling technique was used to sample 85 (85%) from a population of 100 people selected from Ahmadu Bello University, Zaria, and different parastatals in Abuja and Zaria. Descriptive Statistics and chi-square tests were used in analyzing the data collected. The study found that managerial positions are not exclusively reserved for men; female managers tend to be more emotional than their male counterparts in decision-making. Also, having more female managers can influence the performance of the workforce in an organization. The study concluded that both male and female managers can make useful contributions that would create a good and rewarding business environment, although male managers are usually tougher than their female counterparts. It was recommended that to be in top management, women should aim higher, obtain relevant qualifications and work hard.

**45. Sani Ali: “Entrepreneurship Development and its Challenges among Women in Nigeria: A Case Study of Kaduna Metropolis”, B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

The author posits that a common problem with women entrepreneurship is the high concentration of women in services and retail activities, while they are underrepresented in manufacturing and large businesses; this is a trend that is typical among women in business, in some countries. In line with this problem, the study seeks to assess the determinant of the performance of women entrepreneurs in Kaduna metropolis as well as to assess the level of their participation in entrepreneurship activities among other objectives. The researcher reviewed many works of literature in various countries across the globe and argued that for women to achieve full participation in entrepreneurial activities, the “bottom-top and top-bottom” approaches to development need to complement one another. To achieve the above-stated objectives, 40 questionnaires were distributed to women entrepreneurs who engaged in some small-scale businesses in the Kaduna metropolis. The researcher used descriptive statistics, chi-square, and cross tabulation to analyze the data obtained for this research. The result of the study has shown that government policies such as incentives, investment, taxation, among others do not enhance women's entrepreneurship in Nigeria, as 85% of the respondent admitted that they had not received any incentive from the government. However, profit generation helps to increase the level of women's participation in entrepreneurial activities within the study area. The author concluded that low financial support, lack of government support, high level of the interest rate charged by the commercial banks, gender inequality, lack of necessary skills and education are the major impediments to entrepreneurial development within the study area. It is therefore recommended that, for sustainable entrepreneurial development within the Kaduna metropolis, government incentives need to be expanded, low tax should be granted, and the environment should be more friendly for women to participate fully in any economic activity.

**46. Tende Riman Adamu: “Challenges and Prospects of Women Entrepreneurship: A Case Study of Samaru Area of Sabon Gari Local Government Area, Kaduna State” B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

The study analyzes the challenges and prospects of women's entrepreneurship, to raise consciousness among women to engage in more entrepreneurial activities. The problem documented was the segregation of women in participation and empowerment for economic prosperity. The study used

questionnaires and personal interviews to collect responses from women entrepreneurs in Samaru Market. The respondents were randomly selected among women entrepreneurs within the study area. Descriptive statistics and chi-square tests were used in analyzing the data collected. The findings of the study revealed that women entrepreneurs have huge potential for contributing to economic growth. The key challenges that they faced were low access to credit facilities, a low level of education, and societal influence. The study concluded that women entrepreneurs contributed to their self and community development. The author recommended that women should be allowed to get more access to credit for their education and should be given a top priority.

**47. Sunday Kingsley Asoaren: “Marketing Strategies and Entrepreneurial Development among Women in Nigeria: A Case Study of Sabon Gari Local Government Area of Kaduna State” B.sc project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

In the author’s statement of the problems, he described how women are setting up their businesses virtually, on daily basis. But in most cases, their business ventures fail within some years causing many of them to be out of business. The researcher sets to evaluate marketing strategies for women’s entrepreneurial development in Nigeria and also to assess the impact of this marketing strategy among women entrepreneurs in Nigeria. After a careful review of the works of literature, the author revealed that most people attribute marketing to only selling and promotion, which is wrong. Although these two are necessary, they are not sufficient factors/conditions, as they are part of the general marketing mix. Primary data was collected, in which 56 questionnaires were distributed to women entrepreneurs in Sabon-Gari Local Government Area of Kaduna State and a normal distribution method was used in addition to descriptive statistics to analyze the data. The result of the research indicated that 82% of the respondents agreed that marketing strategies are a relevant tool for entrepreneurial development. It was also found that the practice of marketing strategy among women entrepreneurs has a significant effect on the performance of their business. The study concluded that institutions play a little role in enhancing marketing strategies among women entrepreneurs and the majority of these women depend on their husbands, while some on their parents, to raise capital to start a business. It has been recommended in this study that educational programs and enlightenment for women should be encouraged “To train a single woman is as to

train the whole nation”. Also, women need to adopt various marketing strategies, and I establish a good and proper system in their businesses.

**48. Amina Aliyu: “Factors Affecting Female Students Attitude Towards Agriculture as a Career: A Case Study of Zaria Kaduna state of Nigeria”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2010.**

The research was aimed at examining factors that affect female students’ attitude towards agriculture as a career in Zaria L.G.A of Kaduna state, in which special focus was given to determining the influence of culture on female students’ attitude toward agricultural activities as well as assessing the role of guidance and counseling in terms of career building among those female students. The author considered that the behavior of female students toward agricultural activities has a serious implication on their acceptance of agriculture as the main occupation. Many works of literature were reviewed in this work and it was argued that teachers, parents, guardians, and their counseling are some of the factors that significantly influence the female students’ attitude toward agricultural participation. A simple random sampling was employed to select female students within three institutions (Ahmadu Bello University, Division of Agricultural Colleges, and Federal College of Education) in Zaria metropolis and a descriptive analysis method was adopted to analyze the data obtained for this research. This study discovered that 56.7% of the selected female students have a knowledge of agriculture, while about 90% of them revealed that agricultural education is an important career for both male and female students. In terms of guidance and counseling, the result indicates that 75% of the respondents never visited the unit for assistance about the career development while the remaining 25% have visited the unit either once or more, and have benefited from knowing about the existence of many job opportunities including agricultural activities. The study concludes that female students have a positive attitude towards agriculture as a career but need a serious enlightenment campaign for them to understand it better. It is therefore recommended that governments and societies value the contribution of women in the development process by engaging them in policymaking and execution.

**49. Umar Aliyu: “Impact of Gombe State Entrepreneurship Policy on Women: A Case Study of Women Association in Kwami L.G.A of Gombe State”, B. Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

The problem of the study highlights that several programs were initiated by the various government of Gombe State. However, preliminary investigations revealed that the fortune of women in the state has not been considerably improved, thus, the programs seem not to be giving the desired result. The study, therefore, examined the impact of Gombe State Entrepreneurship Policy on the Women Association participating in entrepreneurial activities in Kwami Local Government Area of Gombe State. In a bid to achieve the objective of the study, a survey approach was used as a methodological framework. Therefore, structured questionnaires, personal interviews, and simple observation were the key instruments of data collection used. Forty-five (45) questionnaires were randomly administered and 40 were successfully retrieved. The methods of analysis used were descriptive statistics and the chi-square test. The findings of the study based on the chi-square test suggest a significant impact of the state entrepreneurship policy on women association in the study area. Therefore, the study concluded that Gombe state entrepreneurship policy had a positive impact on women association in Kwami, L.G.A of Gombe state. It was recommended that the policy be evenly implemented among emerging entrepreneurs in the state but with a focus on women entrepreneurs.

**50. Abubakar Usman Kalgo: “The role of female entrepreneurship in the development of rural areas: A Case Study of Kano State”, B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

The problem highlight in the study is that women in Nigeria generally have less access to formal education, hence low participation in formal sector businesses. The study examined the contributions of female entrepreneurs to the national economy. The literature documented that despite having access to critical resources like education, credit, c, women in Nigeria are playing a critical role in the industrialization process of the country by engaging in a number of Micro and small business enterprises. A structured questionnaire was administered to 30 female entrepreneurs engaged in the sales of vegetables and fruits, hairdressing/salon, restaurant, and tailoring through random sampling. Descriptive statistics and Chi-Square tests were used in analyzing the data collected. The findings of the study revealed that the majority of the women entrepreneurs regarded their businesses as sources of employment and means of livelihood. Also, it contributed to the development of their

local community by providing employment and supporting community development activities. The study concluded that female entrepreneurs contributed significantly to the development of their local community. It was recommended that in order to accelerate the development of rural areas, it is necessary to promote female entrepreneurship.

**51. Agboola Olufemi Abdullateef: “Prospects and Challenges of Entrepreneurship among Women in Nigeria: A Case Study of Selected Business in Zaria Metropolis”, B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

The objectives of this study were to examine the effectiveness and extent of women's participation in entrepreneurial activities, to identify the possible problems associated with women entrepreneurship, and lastly to analyze the contribution of women entrepreneurs within the study area. The statement of the problem indicated the inability of women to discharge their role positively on small-scale enterprises despite the effort to support them in that regard. In the literature, the author argued that gender inequalities in developing countries make weaker governance and lower standard of living among the people. To achieve the above-stated objectives, 50 questionnaires were distributed to women entrepreneurs among the selected businesses in the Zaria metropolis. The data were analyzed through the use of descriptive statistics and chi-square methods. The findings of this study indicated that entrepreneurship among women contributes to poverty reduction within the study area. It was also discovered that despite the contribution of entrepreneurial activities in the area, women still face some challenges like unfavorable business environment and problems related to inflation, which increase the cost of production, among other issues such as poor road networks, education, water supply, and electricity challenges. This study concluded that in Nigeria, women entrepreneurship has been having a mixed bag of various degrees of success and failure in terms of economic growth and development. It was therefore recommended that workshops and seminars should be used more effectively to disseminate information, impart knowledge and skills about small business opportunities to women and also ease sources of capital.

## SECTION IV

### FINANCIAL INCLUSION AND SERVICES

This section of the annotated bibliography presents summaries of students' academic theses and dissertations from numbers 52 to 74 on Financial Inclusion and Services from NFWP states and catchment areas. Table 7 lists out the studies which are summarized below:

**Table 7: List of works on Financial Inclusion and Services.**

No	TITLE	AUTHOR	LEVEL	YEAR
52	Influence of Women Empowerment Scheme on the Reduction of Poverty Rate among Rural Women in Abia State	Adesina, Yetunde Suliat	B.Sc. Project	2020
53	Causes and Effects of Loan Repayment Failure among Selected Female Customers of Microfinance Banks in Abia State	Esse-Oghene, Efe Lilian	B.Sc. Project	2020
54	Effect of Loan accessibility on socio-economic status of women cooperative members in Yewa division of Ogun state	Bilesanmi Adeoye Olakitan	B.Sc. Project	2014
55	Impact of Cooperative Societies on the Development of Kebbi State	Kafayat Lawal	Postgraduate Diploma in Management Thesis	2014
56	An Impact Assessment of Poverty Alleviation Programmes: A Study of Kano Women Empowerment Programme	Ahmad Ibrahim Marzouq	B.Sc Thesis	2015
57	Culture, Access to Finance and Women Entrepreneurial Activities: A Case Study of Birnin Kebbi, Kebbi State	Mustapha Rilwan	B.Sc Thesis	2019
58	Loan Default among Cooperative Women Entrepreneur in Ifo Local Government Area of Ogun state, Nigeria	Olabisi Monsurat Inaolaji	B.Sc Thesis	2019
59	Contribution of Agricultural Cooperative Societies to Rural Dwellers Livelihood of members of Isaga-Orile, Abeokuta North Local Government	Ogundana Emmanuel Temitope	B.Sc Thesis	2017

60	Effects of Cooperative Society on Small Scale Agricultural Business in Abeokuta North and Odeda Local Government Areas of Ogun State	Adeboye Ademola Kolawole	MBA Thesis	2017
61	The Impact of Financial Management on the operational performance of Credit and Thrift Cooperative societies of Egba Division Ogun State	Osunremi Olukayode Sola	MBA Thesis	2016
62	Feasibility of poultry products marketing cooperatives among small scale poultry farmers in Odeda local government area, Ogun State	Shittu Afeez Olumide	B.Sc Thesis	2018
63	Benefit derived from Agricultural cooperative societies by small scale agribusinesses in Ado-Odo Ota local government area, Ogun State	Ogunfemi Adebola Abdullahi	B.Sc Thesis	2015
64	Effect of Cooperative Loan on Cassava Processing among Women in Yewa Division, Ogun state, Nigeria	Adeolu Joshua Okubanjo	B.Sc Thesis	2019
65	Effect of Cooperative credit and Thrift societies on frozen fish market in Abeokuta metropolis	Idowu Olabisi Victoria	MBA Thesis	2006
66	Entrepreneurship and Wealth Creation in Nigeria: A Study of Selected Zuru Women Members of Cooperatives in Kebbi State	Rashida Bello	MBA Thesis	(nd)
67	Effect of Microfinance Bank Services on Empowering Women Businesses in Sabon-Gari L.G.A, Kaduna State	Ijanada Freda Fidelis	M.Sc. Dissertation	2019
68	A Gender Analysis of the Impact of Micro-Finance Credit on Poverty Alleviation among the Economically Active Rural Poor in Kogi State	Suleiman Danmale Lukeman	M.Sc. Dissertation	2013
69	Accessibility of Agricultural Credit by Rural Women and the Implication on Nigeria Agricultural Output	Hezekiah Isa Grace	M.Sc. Dissertation	2009
70	Analysis of Factors Influencing Agricultural Loan Diversion Among Women Beneficiaries of Formal Loan Programme in Kaduna State Nigeria	Malgwi Christiana Joseph	M.Sc. Thesis	2009
71	Impact of Monetary Incentives on Female Entrepreneurs: A Case Study of Sabon Gari Local Government Area of Kaduna state	Mahmud Halima	B.Sc Thesis	2008

72	Role of Microfinance Banks in Financing Women Entrepreneurship: A Case Study of Selected Women Businesses	Maiyahi Zainab Onozare	B.Sc Thesis	2015
73	Role of Microfinance Bank on Women Entrepreneurial Development in Zaria Metropolis: A Case Study of Selected Microfinance Banks	Sadiq Rafiat Onize	B.Sc Thesis	2016
74	Gender Equality as a Panacea for Empowering Women in Nigeria: A Case Study of Sabon-Gari Local Government Area of Kaduna state	Bako Nayere Ruth	B.Sc Thesis	2008

**52. Adesina, Yetunde Suliat: ‘Influence of Women Empowerment Scheme on the Reduction of Poverty Rate among Rural Women in Abia State,’ B.Sc. Project, Department of Social Work, University of Ibadan, 2020.**

The author examines the influence of women empowerment schemes on the reduction of poverty among rural women in Abia State, Nigeria. The problem stated that insufficient women empowerment schemes are a major cause of poverty among rural women in Nigeria. Previous studies mostly focused on youth and education empowerment, while little or no attention was paid to the influence of women empowerment schemes on poverty reduction among rural women. The study adopted a descriptive survey research design. The population consisted of women respondents who were beneficiaries of women empowerment programs in Abia State. Purposive sampling was used to select beneficiaries from rural areas. It was easy to identify respondents since there were existing empowerment programs and informal women associations in the rural communities, which they belonged to. A simple random sampling technique was used to select 150 rural women for the study. An instrument tagged “Women Empowerment and Poverty Reduction Questionnaire” was used to gather relevant information. The instrument had three sections; section A comprised the socio-demographic information, section B measured women empowerment scheme, and section C measured poverty reduction with coefficient reliability of  $r = 0.83$ . Data were analyzed using the Pearson Product Moment Correlation (PPMC) at a  $<0.05$  level of significance. The study established that there is a significant relationship between the economic component of women empowerment and poverty reduction ( $r = .468, n=150, P(.0001) <.05$ ). It also established that there is a significant relationship between the political component of women empowerment and poverty reduction ( $r$

=.488,  $n=150$ ,  $P(.0001) < .05$ ); there is a significant relationship between the health component of women empowerment and poverty reduction ( $r = .747$ ,  $n=150$ ,  $P(.0001) < .05$ ), and lastly, there is a significant relationship between the social component of women empowerment and poverty reduction ( $r = .690$ ,  $n=150$ ,  $P(.0001) < .05$ ). Based on these findings, the study recommended a need for adequate and functional women empowerment schemes to reduce poverty among women in rural areas. Also, there should be adequate monitoring and evaluation, to ensure that women empowerment schemes are given, first to poor women who need it the most, then to those who are well to do.

**53. Esse-Oghene, Efe Lilian: Causes and Effects of Loan Repayment Failure among Selected Female Customers of Microfinance Banks in Abia State. B.Sc. Project, Department of Social Work, University of Ibadan, 2020.**

Esse-Oghene's study examined the causes and effects of loan repayment failure among selected female customers of microfinance banks in Abia State, Nigeria. The problem stated that there are recent complaints by microfinance institutions about the high rate of loan defaults among female customers. The implication of these defaults in payments is that future loan assistance to women, especially members of informal associations that depend largely on loans for business, will be affected negatively. The study reported that previous studies had focused mainly on the effects of loan repayment failures on banking institutions, paying little attention to the perception of female customers, reasons and benefits for accessing microfinance loans, as well as the causes and effects of loan repayment failure among female customers. The study was based on the Rational Choice Theory and used a descriptive survey research design. Aba metropolis in Abia State was purposively selected as the study location because most female microfinance customers reside in the State capital. LAPO Microfinance Bank was purposively selected because of its popularity and wide coverage. A random sampling technique was adopted to draw a sample of 200 female customers of LAPO Microfinance Bank for questionnaire administration. Data were analyzed using frequencies, percentages, and Pearson Product Moment Correlations at  $P < 0.05$ . The study found that about 20 percent of the respondents were less than 24 years of age and 30.7% were married. Age ( $p=0.001$ ), marital status ( $p=0.003$ ), educational status ( $p=0.006$ ), occupation ( $p=0.005$ ), and average income per month ( $p=0.000$ ) were significantly associated with the perception of female customers towards

accessing microfinance loans. The highest percent of the respondents (17.9%) accessed microfinance loans to start a new business. Age ( $r=0.395$ ,  $p<0.01$ ), marital status ( $r=0.215$ ,  $p<0.01$ ), education ( $r=0.783$ ,  $p<0.01$ ) and income ( $r=0.826$ ,  $p<0.01$ ) were positively correlated with primary motive for accessing microfinance loan. The highest percent of the respondents perceived benefits for accessing microfinance loans as capital to start a new business (19.7%). Age ( $r=0.513$ ,  $p<0.01$ ), marital status ( $r=0.277$ ,  $p<0.05$ ), education ( $r=0.951$ ,  $p<0.01$ ), and income ( $r=0.659$ ,  $p<0.01$ ) were positively correlated with perceived benefits for accessing microfinance loan. The highest percent of the respondents (18.9%) revealed that their inability to pay back loans on time was because it was used for something else. . Age ( $r=0.793$ ,  $p<0.01$ ), marital status ( $r=0.194$ ,  $p<0.05$ ), education ( $r=0.856$ ,  $p<0.01$ ), and income ( $r=0.677$ ,  $p<0.01$ ) were positively correlated with causes of microfinance loan repayment default. Respondents identified effects of loan repayment failure to include bankruptcy (22.2%) and emotional challenges (17.2%). Age ( $r=0.693$ ,  $p<0.01$ ), marital status ( $r=0.795$ ,  $p<0.05$ ), education ( $r=0.953$ ,  $p<0.01$ ), and income ( $r=0.668$ ,  $p<0.01$ ) were also positively correlated with effects of loan repayment failure. The study concluded that the socio-demographic characteristics of customers influenced loan repayment failures among clients of microfinance banks in Abia. The study recommended that microfinance banks examine the socio-demographic factors of customers before giving out loans. It further recommended that the informal women's associations be employed to serve as a check to prevent loan repayment failures among customers.

**54. Bilesanmi Adeoye Olakitan: 'Effect of Loan accessibility on socio-economic status of women cooperative members in Yewa division of Ogun state', BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state 2014.**

The researcher investigates the effect of loan accessibility on the socio-economic status of cooperative members in the Yewa division of Ogun state, by describing the socio-economic characteristics of the cooperative members. The study also determined the effect of loan access on the socio-economic characteristics of cooperative members within the Yewa division. Women cooperative societies are still battling with problems hampering their development in Nigeria. One of the problems is the lack of access to loans. The researcher noted that loans disbursed by the government for cooperative societies were given to other individuals instead of the members of the cooperative societies who are farmers and women, thus depriving them access to the loan. A study

consulted by the researcher states that agriculture is a major contributor to Nigeria's GDP, and small-scale farmers are major stakeholders in this feat. However, their productivity and growth are hindered by limited access to credit facilities. He went further to say that farmers' access to credit facilities is meant to be an accelerator of agricultural development for the nation. Another study consulted by the researcher explain that cooperative societies are meant to serve as useful instruments for marketing farm produce, as well as an avenue for saving. Farmers prefer joining cooperatives because they are easily accessible compared to the formal financial institutes (The banks). The researcher noted that cooperative thrift and credit societies are member-based organizations that help members address economic problems. The study area, the Yewa division, consists of five (5) local governments which are Yewa north, Yewa south, Ipokia, Imeko-Afon, and Ado-odo/Ota. The study used a multistage random sampling to select 124 respondents from cooperative societies in the above local government areas. The primary data collected was done through a structured questionnaires and personal interviews. The study also collected secondary data from journals, the internet, statistical bulletins, and relevant texts. The findings showed that insufficient funding of cooperatives has limited the development of cooperative societies in the study area. The result also showed that a lot of the farmers are not educated. This according to the study hindered farmers from taking loans. However, the study discovered that cooperative societies have a positive impact on farmers' livelihoods but there is need for training and orientation of farmers on financial management. The author recommended that the government reorganize all existing institutional credit schemes, and also encourage members to form cooperative. He further noted that cooperative credit societies should improve on their loan procedures to facilitate more members' access to their credit facilities.

**55. Kafayat Lawal: 'Impact of Cooperative Societies on the Development of Kebbi State', Postgraduate Diploma in Management Thesis, Department of Business Administration, Faculty of Management Science, Usmanu Danfodiyo University, Sokoto, 2014.**

The author aims at examining how cooperative societies assist members to create wealth, investigates the provision of members with required goods and sources, ascertains how cooperative societies help in job creation, and explores the enhancement of state government revenue, by cooperative societies. The author argues that the Kebbi state government sees cooperative societies as a form of development and a method of improving globalization. It is also a means of reaching

individual targeted goals, and to show concern to cooperative societies in the state who are either not properly educated on the benefits of cooperative societies or are being mismanaged. The literature discussed the overview of cooperative, ideological roots of cooperatives, identity and characteristics of cooperative society, types of cooperative societies, sources of funds for cooperatives and role of government in cooperative societies. The survey research aimed at identifying the impact of cooperative societies in the development of Kebbi state, using both primary and secondary data. It employed questionnaires administered among some selected cooperative societies in the Kebbi metropolis. The study found that cooperative societies play an important role in community development, and in improving the standard of living of their members through the creation of wealth, jobs, and provision of goods and services. It identified two major problems faced by cooperative societies namely: inadequate funds, and lack of government assistance. The study, therefore, recommended the need for a nationwide cooperative awareness campaign, emphasizing the importance of forming cooperative societies, to ensure cooperatives benefit from services of development agencies created to serve them. Cooperative development agencies should be sited close to the cooperative societies which they serve since the distance is a problem affecting cooperative societies' access to bank service.

**56. Ahmad Ibrahim Marzouq: 'An Impact Assessment of Poverty Alleviation Programmes: A Study of Kano Women Empowerment Programme' B.Sc Thesis, Department of Sociology, Faculty of Social Sciences, , Usmanu Danfodiyo University, Sokoto, 2015.**

The author aims at assessing the impact of the Kano women empowerment program (KWEP) as a poverty alleviation strategy on the quality of life of people in the study area, examining the measures taken by KWEP to reduce poverty in the study area, and examining the impact of poverty alleviation programs on quality of life of people in the study area. The author argues that the Kano state poverty reduction agency was established in August 2003 and began its operation in the same year but over time, the policy was disrupted by several problems. The major problem that disrupted the implementation scheme of the program was a lack of proper planning, as regards who is entitled to benefit from the loan, and how the loan is disbursed and recovered. This affects the 14-future plan of the agency, as the scheme is meant to be revolved so it can circulate to the rest of the beneficiaries who are in similar needs. Literature in the study discussed the concept of poverty, its indicators, and consequences, assessment of the poverty alleviation program in the study area, with particular

reference to women empowerment. This work employed a survey design, using a questionnaire and interview guide as instruments of data collection. The research found that there is a significant relationship between persistency of poverty and poor implementation of poverty alleviation programs among women in the study areas and that there is a relationship between poverty alleviation programs and quality of life in the study area. It is therefore recommended, that the government appoints more female community members as Stakeholders in policymaking, and the policymakers in charge of this program should review the whole system, to get rid of poor management, corruption, and poor administration.

**57. Mustapha Rilwan: ‘Culture, Access to Finance and Women Entrepreneurial Activities: A Case Study of Birnin Kebbi, Kebbi State’ B.Sc Thesis, Department of Business Administration, Faculty of Management Sciences, Usmanu Danfodiyo University, Sokoto, 2019.**

The author aims at determining women entrepreneurial activities, assessing the impact of culture on these activities, and determining the effects of finance. The author argues that, the business world is being ruled by men while sidelining women, and that despite representing 52% of the country’s population, women are confronted with multitude challenges in business, and a hindrance to their participation in entrepreneurial activities, in Minna. The literature discussed the characteristics of women entrepreneur in small-scale business, the sale of agricultural products, women entrepreneur and cultural belief, access to finance, and the challenges faced by women entrepreneurs. . The study adopted a survey design sampling 30 women entrepreneurs who are engaged in small scale business and agricultural products. The data collected were analyzed using descriptive statistics and multiple regression analysis. The results of the study indicated that women are faced with several challenges such as culture, access to finance, among others. The study, therefore, recommended that governments at all levels should give financial support to women entrepreneurs to boost their entrepreneurial activities, and as a result, improve the economic growth of the state.

**58. Olabisi Monsurat Inaolaji: ‘Loan Default among Cooperative Women Entrepreneur in Ifo Local Government Area of Ogun state, Nigeria’ B.Sc. Project, Department of Agricultural Management and Rural Development, Olabisi Onabanjo University, Ayetoro campus, Ogun state. 2019**

The researcher assessed the loan default among cooperative women who are food entrepreneurs in Ifo local government, Ogun state. The assessment was done by describing the socio-economic characteristics of the women entrepreneurs, identifying their loan sources, determining the causes of the defaults by examining the factors, and implementing ways to control the defaults. The researcher stated that women have a very important role in the production, processing, and marketing of food crops, yet they are rated among the poor. Some works of literature consulted by the researcher noted that men have a higher social status than women and also have access to training and finances even though women play a more significant role in economic activities. Another study consulted by the researcher noted that cooperative societies have been helpful to the poor in rural areas, where the banks are not easily reachable due to distance and location. Loan portfolios represent the highest operating cost and source of revenue to many of the cooperative institutes but most of the loans given, eventually become non-performing loans. The researcher believed that cooperative societies generate considerable socio-economic benefits to their members. He further stated that from the economic standpoint, cooperatives improve the income and bargaining power of their members. Data was collected using questionnaires that were administered to women entrepreneurs at Ifo local government area of Ogun state, and secondary data was obtained from books, the internet, and government official websites. A multi-stage procedure and purposive sampling were used to select the communities, and 10 villages were randomly selected from which twelve women were picked from each village which summed up to 120 women entrepreneurs. The researcher discovered that the major causes of loan default include business failure, inadequate loan size, late disbursement of the loan, unforeseen contingencies like the death of a family member, etc. Women in the rural areas are silently the breadwinners of the family, without the title. It was then recommended by the researcher that proper training be done to enhance the borrowers' (women entrepreneur) products marketability, financial management, and accounting proficiency, to boost their business performance. The researcher also suggested that there should be a collaboration between the

government and cooperatives to reduce the interest rate by designing policies to shape the cooperative industry. He also recommended regular monitoring of the loan from the time of disbursement till it is completely paid.

**59. Ogundana Emmanuel Temitope: ‘Contribution of Agricultural Cooperative Societies to Rural Dwellers Livelihood of members of Isaga-Orile, Abeokuta North Local Government’ B.Sc. Project, Department of Agricultural Extension and Rural Development, Federal University of Agriculture, Abeokuta, Ogun state. 2017**

The author assesses the contribution of agricultural cooperative societies to the livelihood of the people of Isaga-Orile in Abeokuta North Local government, Ogun state. He tries to describe the characteristics of the people by identifying the agricultural groups according to their agricultural activities. The author stated that the problems encountered by these cooperative societies include poor financial planning and projections, high level of illiteracy among the people, and lack of information about credit facilities. In the works of literature consulted by the author, it was stated that rural farmers are the bedrock of agriculture in Nigeria but face the challenge of high-priced equipment and infrastructure, for the production and processing of farm produce. Other sources consulted by the author explained that the best intervention for food security in Nigeria is through agricultural cooperatives, and they have been set up by the federal government to fight poverty and create financial assistance. Data for this research was collected by randomly selecting thirteen (13) agricultural cooperative societies out of the 25 cooperative societies that are domiciled at Isaga-Orile, Abeokuta, Ogun state. The thirteen cooperative societies summed up to one hundred and twenty (120) respondents who are members of the cooperative societies. Data was collected by using a well-structured interview guide, other sources of data include journals, magazines, textbooks, and publications from the state agricultural development program. The author discovered that the amount given out as loan to the farmers through the cooperative societies are very limited, and the cooperative society members have little or no knowledge of loan management and repayment. The author then recommended that funds should be made available directly to the farmers through the cooperative societies to make disbursement easy. He also recommended that agricultural extension services should improve, as it will allow the extension agents who are assigned to the farmers to be

sensitized about loan management and how they can repay effectively without defaulting and affecting their livelihoods.

**60. Adeboye Ademola Kolawole: ‘Effects of Cooperative Society on Small Scale Agricultural Business in Abeokuta North and Odeda Local Government Areas of Ogun State’ MBA Thesis, Department of Agricultural Economics and Farm Management, Federal University of Agriculture, Abeokuta, Ogun state. 2007**

The researcher analyzes the use of cooperative loans by small-scale farmers in the Odeda local government area of Ogun State. The researcher tries to examine the services rendered by the cooperatives to the farmers of the Odeda local government area of Ogun state. The problems tackled in this research include the profitability of cooperatives to small-scale farmers, the benefits that cooperative members derive from the cooperative society, and the correlation between cooperative loans and the farmers. Other problems include how the socio-economic status of the farmers affects the loans they collect from the cooperative societies and the reliability of the cooperative societies in shouldering the financial burden of their members. Few studies consulted by the researcher revealed how the Nigerian agricultural cooperative bank was established to help agricultural activities after a period of neglect by the government. The researcher emphasized that, to help farmers attain financial freedom, the Nigerian government need to provide credit facilities through financial institutes such as cooperative banks. The study obtained a list of farmers cooperative societies from the ministry of commerce and industry. From the list, five (5) cooperatives were randomly selected from 2 local governments (Odeda and Abeokuta North local government). The study obtained data by administering eighty (80) questionnaires during a field survey which included a direct conversation with officials and members of the cooperative societies. Aside this, secondary data was also collected from conference proceedings, journals, textbooks, and publications from the Ogun state cooperative federation. Farmers who are members of cooperative societies were purposely selected because they are direct beneficiaries of cooperative loans. The author discovered that decisions about the day-to-day running of the cooperative societies were made by the simple majority. The result showed that there was a saving mobilization campaign, and it was meant to link credit with the service desired by cooperators, who are the farmers. The mobilization was a good strategy to include more savings from the farmers. To increase the rate of loan repayment, the

researcher proposed increasing the credit eligibility of borrowers who adhere to the repayment schedule and ensure that loans are monitored. The author then suggested that to ensure the growth of farmer's cooperatives, information dissemination is important. It will solve the problem of low savings, by increasing saving mobilization effort at harvest, when farmers earn extra income. He also suggested that the farmers' cooperative societies should tailor their repayment strategies to be consistent with the cropping cycle or manage loan processing so that repayment will be set at the period of harvest.

**61. Osunremi Olukayode Sola: 'The Impact of Financial Management on the operational performance of Credit and Thrift Cooperative societies of Egba Division Ogun State' MBA Thesis, Department of Agricultural Economics and Farm Management, Federal University of Agriculture, Abeokuta, Ogun state. 2016**

The researcher analyzes the operational performance of credit and thrift cooperative societies by describing the socio-economic profile of these societies in Egba division of Ogun state. The researcher also tries to determine the assets' structure and investment pattern and the operational performance of these cooperative thrift and credit societies. The problem statement highlighted by the researcher in this thesis include the absence of regular monitoring and supervision of loans, ineffective loan management, organizational and managerial malfunction due to inadequately trained staff. Others include problem of emphasizing the creditworthiness of the borrower rather than the validity of the project to be embarked on. Studies consulted by the author stated that the most prominent type of cooperative in the 1930s was the cooperative thrift and credit societies. It was also stated that loans were given to members of the cooperative thrift on-demand basis, and their shares and savings were used as collateral. Other studies stated that Nigeria need to discover the potential of the cooperative societies as instruments of rural and economic development. The study highlighted that people from the age of fifty (50) years and above preferred the use of thrift cooperative than the use of the banking system. In Yewa North local government of Ogun state, the market women were more involve in the thrift saving than other members of the community. Thirty-five (35) cooperative thrift and credit societies were chosen at random from Abeokuta North and Abeokuta south local governments. Data on the asset, investment, operation cost, returns of the cooperative thrift, and credit societies were extracted from the annual account of the thirty-five (35)

randomly selected cooperative thrift and credit societies from 2012 to 2015. It was discovered that the majority of the CTCS members were men, showing gender disparity. It was also discovered that the major source of income of the societies is loan interest. The cooperatives with more female members had the highest return on assets and return on equity. The researcher then recommended that more women should be accepted into the executive of the cooperative societies to improve the financial management of the CTCS, thereby improving the livelihoods of the members.

**62. Shittu Afeez Olumide: ‘Feasibility of poultry products marketing cooperatives among small scale poultry farmers in Odeda local government area, Ogun State’ B.Sc project, Department of Agricultural Extension and Rural Development, Federal University of Agriculture, Abeokuta, Ogun state. 2018**

The researcher assesses the feasibility of poultry products marketing cooperative among small-scale poultry farmers in the Odeda local government area in Ogun state. The other objective was to determine the willingness of the poultry farmers to join a poultry products marketing cooperative society within the Odeda local government area. The researcher reiterates that some of the problems faced is that little attention is being given to other poultry products and poor marketing strategies. The researcher states that most agricultural producers have little power or influence on large agribusinesses or food companies that purchase their commodities. Cooperative marketing is important because it involves all stages of operation. It involves the performance of all activities involved in the flow of goods and services from the point of production, till they get to the consumers. When poultry farmers market products on their own, they are at the mercy of the buyer and they are often faced with the dilemma of accepting the lowest possible prices. This means profit for the buyer, and a loss for the poultry farmer. An author consulted by the researcher says that the productivity of birds is generally below the commercial growers because the amount and quality of feed are not monitored, and the genetic characteristics of the birds make them less efficient. Sixty (60) small-scale poultry farmers who are into product marketing cooperatives were selected by simple random technique from four (4) communities that were also randomly selected within Odeda local government. From each community, fifteen (15) product marketing cooperative members were randomly selected for the research. Data was collected using a well-structured interview guide and other sources of data such as journals, magazines, and publications from the state’s agricultural

development program. It was discovered that most of the poultry farmers did not have access to adequate credit facilities due to low income. The farmers lack the financial capability, and they do not have access to training of credit facilities, the cost of feed and transportation is also high. Though a number of them want to be part of the product marketing cooperative and want to abide by the rules, they do not have enough capital to invest. The researcher, therefore, recommended that credit facilities should be provided by the government and NGOs to the people involved in poultry farming. He also recommends that the poultry farmers should form a formidable market association and cooperative society that will help them stabilize prices, increase their chances of obtaining loans from the private sector as well as benefit from government credit schemes.

**63. Ogunfemi Adebola Abdullahi: ‘Benefit derived from Agricultural cooperative societies by small scale agribusinesses in Ado-Odo Ota local government area, Ogun State’ B.Sc project, Department of Agricultural Extension and Rural Development, Federal University of Agriculture, Abeokuta, Ogun state. 2015**

The author assessed the benefit derived by small-scale agribusinesses from agricultural cooperative societies in Ado-odo Ota local government area of Ogun state. He tried to assess, by describing the personal characteristics of the respondents, identifying the agricultural cooperative groups that are within Ado-Odo Ota local government. The study also ascertains the benefits that the small-scale businesses within the local government have derived so far from the agricultural cooperative societies. Agricultural cooperatives were introduced to solve the problem of inadequate access to the credit required for the rapid transformation of the agricultural sector of the economy. The author consulted other researchers, and it was found out that 50% of Nigeria’s cultivable agricultural land is underutilized because farming is restricted to rural farmers and the small-holder farmers use undeveloped production techniques to cultivate most of the lands resulting in low productivity. A researcher explained that cooperative societies are the best institutional intervention for attaining food security in any country and that they serve as a fundamental tool for achieving food security at the household level. Another researcher advised that if the Nigerian government is going to fight the menace of poverty, it must set up agencies to provide financial assistance most importantly to youths and women involved in small-scale businesses and farming. An easy way to do that is through the introduction of cooperative societies. One hundred and twenty (120) cooperative members were

selected by simple random technique from four (4) communities that were also randomly selected within the Ado-Odo Ota local government. From each community, thirty (30) agricultural cooperative members were selected at random for the research. Data was collected using a well-structured interview guide and other sources of data like journals, magazines, and publications from the state's agricultural development program, etc. The author discovered that the amount given out as loan to small scale agribusinesses in Ado-Odo Ota local government of Ogun state was too small to meet the needs of the businesses and it was also noticed that most of the members of the agricultural cooperative, though learned, did not have adequate training on loan management and repayment. It was also discovered that the cooperative society members found it difficult to pay back their loans because they had pressing family needs, and instead of using the loan for the business, more than 50% used it to cater to their immediate or extended family. The author then recommended that more funds should be made available, and it should be channeled directly to the agricultural cooperative societies because of their reliability and their access to members. He also recommended that emphasis should be placed on educating members of the cooperative societies on the management of funds and planned repayment of the loan. It was revealed that the presence of an agricultural extension agent would help small-scale business owners to manage their resources better.

**64. Adeolu Joshua Okubanjo: 'Effect of Cooperative Loan on Cassava Processing among Women in Yewa Division, Ogun state, Nigeria' BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2019**

The researcher analyzed the effect of cooperative loans on Cassava processing among women in the Yewa division of Ogun state. The Yewa division includes the following local governments; Yewa north, Yewa south, Ipokia-Afon, and Ado-odo/ota. This was done by describing the socio-economic characteristics of cassava processing within the area, determining the factors of profitability of the investment among the cassava processing women, and estimating the determinant of access to loans among cassava processors. The researcher stated that women have limited access to socio-economic rights and privileges just as they battle low social status through encumbered with traditional practices. Despite the contributions of women cassava processors in the agricultural sector, their role

in promoting economic growth and social stability is not recognized and their potentials are not fully utilized. Other researchers consulted by the author stated that women make significant contributions to food production; they provide 60-80% of our agricultural labor as a country and are responsible for about 80% of food production. The lack of economic opportunities makes women vulnerable in their marriage and society especially when their husbands are poor. Women are not only involved in the production and processing of agricultural products but are also involved in the sales and marketing of these products. Further studies show that cooperatives are more likely to sustain credit delivery functions than NGOs, but they may need to improve their capital. NGOs deliver farm credit because they are more creditworthy and have more capital. With the help of a well structured questionnaires and oral interviews, this study collected data from women cassava processors who got loans from cooperative societies. Secondary data was collected from statistical publications, journals, textbooks, articles, past projects, and the internet. Multi-stage random sampling was used to select the sample size, 2 were selected from the 5 local government areas within the Yewa division; 6 towns from the selected from these local governments, and 10 women agro-processors were randomly selected from each town. The total number of respondents who were women agro-processors was 120. The result showed that although production and processing are rigorous, more married women were involved in the process. It was concluded that loans obtained, and years of experience in business as processors were major factors that determined the profitability level of these women. Also, the level of education played a vital role in the success of their business. A major challenge was the high interest rate on the loans, other challenges are poor disbursement, and the arrangements made for repayment of the loans. Therefore, the researcher recommended that the government should promote investment in agricultural processing industries through credit facilities. Also, there is need to educate women cooperative members in order to facilitate a better understanding of the importance and benefit of cooperative associations. There should also be proper monitoring since the respondents are women and can be easily manipulated by their partners in some circumstance.

**65. Idowu Olabisi Victoria: ‘Effect of Cooperative credit and Thrift societies on frozen fish market in Abeokuta metropolis’ MBA Thesis, Department of Agricultural Economics and Farm Management, Federal University of Agriculture, Abeokuta, Ogun state. 2006**

The researcher examines the effort of cooperative thrift and credit societies on the frozen fish market in Abeokuta metropolis by describing the socio-demographic characteristics of cooperator marketers and non-cooperators. The study also examined the benefits of cooperative membership in the frozen fish market and the effect of cooperative as a source of business finance on the capital base of frozen fish marketers. The researcher stated that the potentials of cooperative thrift and credit society, as well as its social and economic value, are not recognized and exploited by the processing and marketing outfits. Questions have been asked on the extent to which cooperative societies can facilitate the development of the frozen fish industry. This has led to further questions about how the membership of the cooperative societies influences trade and profit from frozen fish marketing. It also raised the question concerning the factors limiting the members’ full participation in the fish marketing cooperative. The researcher gathered from other authors that frozen food retailers bear the cost of transportation of their fish to the retail markets, and they are also the distributors. The sole distributors according to the researcher are women because they have monopolized the marketing of frozen fish by using traditional means and operating through powerful organizations. Two local governments in the state capital were picked out of the twenty (20) local governments in Ogun state. Questionnaires were administered to members of the cooperative and data was also sourced from journals, nutritional and economic records of Nigeria. The result showed that cooperative societies have a positive impact on the frozen fish market in the study area. Therefore, government need to support these cooperatives financial and through training.

**66. Rashida Bello: ‘Entrepreneurship and Wealth Creation in Nigeria: A Study of Selected Zuru Women Members of Cooperatives in Kebbi State’, Master of Business Administration research project, Department of Business Administration, Faculty of Management Sciences, Usmanu Danfodiyo University, Sokoto (nd).**

The author aims at assessing entrepreneurship and wealth creation among Zuru women members of cooperatives, determining the role of entrepreneurship towards wealth creation and the factors affecting women members of cooperative societies towards achieving sustainable entrepreneurship, ascertaining how the Zuru women members of the cooperative activities within the economy impact

their family livelihoods, and examining the effect of the activities of Zuru women members of the cooperatives in Kebbi state. The author argued that despite women's engagement in productive, business, and cooperative activities they also faced numerous challenges in accessing entrepreneurial skills and adequate financing. Literature explained how cooperatives can be veritable tools for human resource mobilization towards wealth creation and development, and discussed ways through which activities of members of the cooperatives affect their family livelihood, especially in Kebbi State. The study randomly selected members of the cooperatives in the Zuru area council in Kebbi state. Data were collected from 100 respondents using a standardized questionnaire. The study found that members join cooperative societies irrespective of marital status, age and have been able to attain some level of education. Although cooperative members seem to be encouraged by their membership, many complained of a lack of sufficient funds, expertise, and government support, and also lack of proper management and orientation. It had therefore recommended that government should provide and promote vocational and skill acquiring training among cooperative societies, good road networks, and other social amenities. Soft loans should also be extended to them, and the cooperatives should ensure that their members are adequately trained for the challenges of entrepreneurship.

**67. Ijanada Freda Fidelis: “Effect of Microfinance Bank Services on Empowering Women Businesses in Sabon-Gari L.G.A, Kaunda State”, M.Sc. Dissertation (Rural Finance and Entrepreneurship), Department of Business Management, Ahmadu Bello University, Zaria, 2019.**

The problem identified is that most women are at a low level of development, especially in terms of availability of jobs, wealth, and value creation, because women's businesses remain unserved by the formal financial institutions in Nigeria. Therefore, the study examined the effects of microfinance bank services on empowering women businesses in the Sabon-Gari Local government area. The literature posited that microfinance bank services have the potential to transform poor women through credit facilities, hence, establishing a link of respect between the provider (microfinance institution) and the client (poor women) which is inherently empowering. The research design used in cross-sectional, and data were collected through administration of structured questionnaires to 470 active registered women entrepreneurs in Sabon-Gari LGA as suggested by the sample size formula, using a stratified sampling technique. The data collected were analyzed using partial least

square structural equation modeling (PLS-SEM) with the aid of smart PLS3 software. The findings from the analysis revealed that microfinance savings, loans, and financial intervention/donation have a significant and positive impact on empowering women businesses in Sabon-Gari Local Government Area. The study concluded that microfinance saving a deposit is an avenue for women entrepreneurs to save their little incomes, thus serving as security for accessing loans and other microfinance services, for empowerment. The study recommended the deployment of more staff of microfinance institutions to women-dominated business areas of Sabon-Gari to serve as incentive/inducement for more savings interest rate, and tenor should be made more flexible for women entrepreneurs.

**68. Suleiman Danmale Lukeman: “A Gender Analysis of the Impact of Micro-Finance Credit on Poverty Alleviation among the Economically Active Rural Poor in Kogi State”, M.Sc. Dissertation, Department of Economics, Ahmadu Bello University, Zaria, 2013.**

This study aimed to investigate the effectiveness of micro-finance credit in poverty reduction among women relative to men, as well as to analyze the structure of gender access to micro-finance in Kogi State, Nigeria. These objectives were designed to understand the problems of gender inequality in terms of power relationships, which is to the disadvantage of women limiting access to good health, education, employment, income, and wealth, among others. For these reasons, access to micro-finance may also be to the disadvantage of women relative to men. In the literature, three main arguments were discussed, the first was on the assertion that microfinance is an important strategy for poverty alleviation among men and women. The second argument was that microfinance has a negative impact on gender, like the exploitation of women. The third argument was that microfinance has a mixed result, which, in one way it helps to benefit the poor but not the poorest, is not directly increasing income or empowering women. Primary data was used in this study, in which 112 questionnaires were distributed to both men and women in 50 selected rural areas of Kogi State and 12 microfinance administrators. The data were analyzed through the use of frequency tables and percentages, chi-square, and the Tobit model. The findings from the study indicated microfinance credit had a positive impact on both men and women within the study area; their output, income, and living standard have increased. It was also discovered that the structure of gender access to microfinance credit is relatively balanced within the study area. In the area of poverty reduction among men and women, this study found that micro-finance credit has tried to balance the gender

structure within the study area. The researcher concluded and recommended that for any meaningful poverty reduction, reducing inequality among men and women in microfinance policy should be emphasized, in Nigeria.

**69. Hezekiah Isa Grace: “Accessibility of Agricultural Credit by Rural Women and the Implication on Nigeria Agricultural Output”: A Case Study of Jema’a and Kaura L.G.A of Kaduna State, M.Sc. Dissertation, Department of Economics Ahmadu Bello University, Zaria, 2009.**

The problem identified has to do with low investment in agriculture due to the unwillingness of banks to make credit available to women farmers who are perceived as high-risk investors. Where credits are available, high lending interest rates make them unattractive to farmers. The literature established that women play a critical role in agriculture by engaging in production, processing, marketing e.t.c. However, access to credit facilities, alongside myriads of issues is still a source of concern. Therefore, the study investigated rural women's access to agricultural credit and its effect on agricultural output. Structured questionnaires and focus group discussion (FGD) were the instruments of data collection used. The two local government areas chosen were Jema’a and Kaura due to women's involvement in agricultural activities and 40 respondents from each were selected. Thus, a multi-stage random sampling technique was applied in the selection of 90 women farmers as respondents. Seventy-eight (78) questionnaires were retrieved and analyzed using descriptive statistics, and the Chi-square test, to test the hypothesis of the study. The findings revealed that 83% (majority) of the women farmers in the study area have access to informal agricultural credit sources like friends, relatives e.t.c. and still face problems of inaccessibility of credit institutions, lack of collateral security, and administrative bureaucracy in accessing formal sources of credit. The study concluded that women farmers in rural areas have little access to credit from formal institutions and with very little impact on output. The study recommended that agricultural development programs should focus on facilitating women’s access to credit especially in rural areas where formal financial institutions rarely exist.

**70. Malgwi Christiana Joseph: “Analysis of Factors Influencing Agricultural Loan Diversion Among Women Beneficiaries of Formal Loan Programme in Kaduna State Nigeria, M.Sc. Thesis, Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2004.**

The problem identified deals with the limitations facing Nigerian women farmers which centers on the availability of appropriate technologies, the requisite financing for their acquisition, as well as efficient utilization. The study determined the factors influencing agricultural loan diversion among women beneficiaries of formal loans in Kaduna State. The literature argued on credit utilization among beneficiaries. Evidence has shown that there is a gap between the purpose for which the loan was taken and actual utilization. There is evidence of unauthorized utilization of loans and this contributed to the high rate of default in loan repayment. Data were collected through the use of a structured questionnaire and interviews. Four local government areas were purposively selected based on women's participation in formal loan activities. Simple random sampling was utilized to select 120 beneficiaries across Lere (20), Soba (30), Zangon-Kataf (30), and Birnin - Gwari (40). Descriptive statistics and regression analysis were the analytical tools employed for data analysis. The result showed that the higher the interest paid on a loan, the higher the tendency to divert the loan for other uses, and the higher the level of beneficiary education, the lower the rate of loan delinquency. The study recommended that adult education should be encouraged for married women in Kaduna State while Younger Girls should be encouraged to go to school as this will help to encourage women beneficiaries to use the loans for the purpose for which it was given.

**71. Mahmud Halima: “Impact of Monetary Incentives on Female Entrepreneurs: A Case Study of Sabon Gari Local Government Area of Kaduna state”, B.Sc. project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

The statement of the problem of the study indicated that accessing credit for business enterprise is one of the most difficult things that women entrepreneurs face across all parts of the world. For this reason, the research aimed to examine the level of women entrepreneurs' awareness about the institutions providing a monetary incentive to female entrepreneurs as well as the impact of these monetary incentives on the activities of female entrepreneurs in the Sabon Gari Local Government Area. In the literature, the author argued that there is a link between poverty alleviation in countries and the development of their female human capital. 100 questionnaires were distributed among

women entrepreneurs in the study area, in which 50 of those questionnaires were administered to the large-scale entrepreneur while the remaining 50 were distributed to small-scale entrepreneurs owned by women. The Chi-square method was adopted in this research as a method of data analysis of the characteristics of the respondents, aside from descriptive analysis. The result found that 52.7% of the respondents are aware of the institutions that provide monetary incentives to women entrepreneurs, while 44.6% are not aware, and the remaining 2.7% did not respond to the question. Unfortunately, 45.9% of the response could not specify the scheme that they know is providing monetary incentives to women entrepreneurs. The result further indicated that the existence of the institutions providing monetary incentives will have a positive impact on women entrepreneurs within the study area. Therefore, the study concluded that female's entrepreneurs in Sabon Gari L.G.A of Kaduna state are aware of institutions that provide a monetary incentive to women entrepreneurs, although most of them do not have access to these incentives. It is therefore recommended that schemes providing monetary incentives to women entrepreneurs should give priority to small-scale entrepreneurs in disbursing their loans and the stringent conditions should be reduced.

**72. Maiyahi Zainab Onozare: “Role of Microfinance Banks in Financing Women Entrepreneurship: A Case Study of Selected Women Businesses” B.Sc. Project, Department of Business Administration, Ahmadu Bello University, Zaria, 2015.**

The author aimed at accessing the contribution of microfinance banks to the development of women entrepreneurs in Nigeria. This objective was a result of the discovery that women face several difficulties in establishing and maintaining a business. Although the research argued that these difficulties are common to both genders, and in so many instances, they tend to be more significant among female entrepreneurs. The researcher reviewed several literatures and argued that the percentage of women entrepreneurs worldwide remains low compared to the percentage of male entrepreneurs. To achieve the above-stated objective, the researcher used both primary and secondary sources of data in which 20 women entrepreneurs were interviewed which comprised those that are into tailoring, trading, hairdressing, and catering, and 5 women were selected from each of the above-stated businesses. For the method of data analysis, descriptive statistics and the Chi-square method was employed. The result of the study indicated that women entrepreneurs know

about the existence of Micro Finance Banks (MFBs). These MFBs enhance the socio-economic life of women entrepreneurs in Nigeria. The study concluded that microfinance is a major stimulus for development in the country, and therefore, it is a powerful instrument for combating poverty, most especially among women. This study recommended that MFBs should come up with strategies to attract more women investors to encourage self-reliance and sustainability.

**73. Sadiq Rafiat Onize: “Role of Microfinance Bank on Women Entrepreneurial Development in Zaria Metropolis: A Case Study of Selected Microfinance Banks”, B.Sc. Project, Department of Business of Administration, Ahmadu Bello University, Zaria, 2016.**

The main aim of this study is to assess the role of microfinance banks on women's entrepreneurial development within the Zaria metropolis. Part of the statement of the problem was that, despite the potential contribution of women's entrepreneurship development in Nigeria, so far, it has performed below expectation due to many constraints and challenges that women face in entrepreneurial activities. Such challenges may include the following: governmental regulations, gaining access to microcredit, poverty, family dependence, among others. From the literature, the author argued that women entrepreneurs, most especially in the rural area, lack basic necessary financial services, especially credit from commercial banks. This is because they are considered not to be credit-worthy, to have access to those loans. Consequently, these women will only rely on an informal source of capital from family and friends. For the data collection method, both primary and secondary sources were employed. For the primary sources, 36 questionnaires were distributed to women entrepreneurs within Sabon-Gari Local Government Area since the local government is part of the Zaria metropolis. The data were analyzed using descriptive statistics and regression analysis. The result of this study indicated that microfinance bank has no significant impact on the performance of women entrepreneurs in Sabon-Gari Local Government Area. This is because those women entrepreneurs do not have full access to the loans offered by microfinance banks. Therefore, this study concludes that, although microfinance banks have a role to play in the development of women entrepreneurs within the study area, their contribution is not significant due to the lack of full access to loans by these women. The research recommended that microfinance should make loans accessible to women entrepreneurs.

---

**74. Bako Nayere Ruth: “Gender Equality as a Panacea for Empowering Women in Nigeria: A Case Study of Sabon-Gari Local Government Area of Kaduna state” B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.**

The problem identified in the study is that, in Nigeria, women have historically been disadvantaged in accessing materials resources such as property, credit, market information, and modern technology. These factors have negative implications on the types of businesses engaged by women. In terms of objective, the study examined the role of entrepreneurship in Nigeria through the empowerment of women. The literature review highlighted that gender issues and women empowerment have received greater visibility and attention globally over the years, thus calling for legal and institutional reforms at both regional and country levels. Data for the study were collected using a structured questionnaire. Descriptive statistics and Chi-Square tests were utilized in analyzing the data collected. The findings of the study suggested a positive relationship between gender equality and women empowerment in the study area. The study, therefore, concluded that gender equality can be considered a panacea for women empowerment. It was recommended that government should incorporate social development and gender perspective in their trade policy.

## SECTION V

### WOMEN'S EMPOWERMENT, RIGHTS AND POLITICAL PARTICIPATION

This section of the annotated bibliography presents summaries of students' academic theses and dissertations from numbers 75 to 89 NFWP states and catchment areas on the sub-theme of women's empowerment, rights and political participation. Table 8 lists out the studies which are summarized below:

**Table 8: List of works on Women's empowerment, rights and political participation**

No	TITLE	AUTHOR	LEVEL	YEAR
75	Factors Inhibiting Rural Women from Participating in Local Politics in Ogun State, Nigeria	Oyediran, Funmilola Elizabeth	M.Sc. Dissertation	2015
76	Women Activism and Social Development in Nigeria: A Study of FOMWAN in Birnin Kebbi Local Government Area of Kebbi State	Hafsat Hassan Abbas	B.Sc. Thesis	2018
77	A Womanist Reading of Ola Rotimi's <i>Our Husband Has Gone Mad Again</i> and Chimamanda Adichie's <i>Purple Hibiscus</i>	Adeniran, Aderonke Mary	M.Sc. Dissertation	2017
78	Women Subordination and Female Complicity in Buchi Emecheta's "The Joys of Motherhood"	Adebimpe, Olawumi Dorcas	M.Sc. Dissertation	2017
79	Women and Conflict Management in South Western Nigeria	Funmilayo, Abiola Olajumoke	M.Sc. Dissertation	2018
80	Women's Rights and Challenges of Effective Implementation on Indigenous Customary Practices in Nigeria	Baraol, Wisdom Bariduatun	M.Sc. Dissertation	2015
81	The Contribution of Women to Rural Development in Wukari LGA of Taraba State	Salifu Rekiya	BSc. Sociology	2015
82	The Role of Gender in the Socio-economic Development of Lau LGA, Taraba State	Ibrahim B. Willian	BSc. Sociology	2018

83	The Contribution of Women Organizations in Community Development. A Case Study of Ussa LGA, Taraba State	Yohanna Rimamtso Justice	BSc. Sociology	2018
84	National Gender Policy and Women's Participation in Elective and Appointive Positions in South-East Nigeria, 2011-2018	Okoronkwo Patience Nnenna	MPhil degree	2018
85	The Contribution of Women to Community Development. A Case Study of Takum LGA, Taraba State	Fxentirimam Abershi	BSc. Sociology	2018
86	The Contribution of Women in Rural Development in Ardo Kola LGA Taraba State	Glory Yusuf	BSc. Sociology	2019
87	The Contribution of Women to the Development of Rural Areas. A Case study of Marraraba Ward Donga LGA Taraba State	Kefas Danladi Musa	BSc. Sociology	2014
88	The Role and Impact of Women in Community Development. A Case study of Mutum Biyu, Gassol LGA Taraba State	Haruna Gayasu Ilu	BSc. Sociology	2016
89	The Role of Women Participation in Community Development in Jalingo LGA, Taraba State	Polycarp Noseh	BSc. Sociology	2016

**75. Oyediran, Funmilola Elizabeth: “Factors Inhibiting Rural Women from Participating in Local Politics in Ogun State, Nigeria”. M.Sc. Dissertation, Department of Peace and Conflict Studies, University of Ibadan, 2015.**

The researcher examines the factors that deter rural women from participating in local politics in Ogun State, Nigeria. The statement of the problem indicates that women constitute about half of Nigeria’s population and play crucial roles in the development of children and community service. Despite these roles, women are discriminated against, particularly in political institutions in the country. The researcher noted that previous studies focused on urban women and their political participation at the state and federal levels. These studies did not pay attention to the factors inhibiting rural women from participating in grass-roots politics. The design adopted for the study was a descriptive cross-sectional survey. A Local Government Area (LGA) was randomly selected. A total of 230 copies of a structured questionnaire were randomly administered among rural women in selected communities of which 200 copies were retrieved and found valid for analysis. Key

informant interviews were conducted among heads of market women and female associations. In-depth interviews were conducted among some community women members. Quantitative data were analyzed using simple percentages and frequencies. Qualitative data were analyzed using thematic content analysis. The findings revealed that rural women face several constraints that inhibit many women from participating in local politics. The inhibiting factors include cultural beliefs (68%), violence against women (61%), lack of resources (53%), lack of mutual support among women (51%), domestic responsibilities (47%), and institutional factors (44%). The qualitative findings supported the quantitative findings and further identified patriarchal societal structure, inadequate solidarity, a lack of education and awareness as the factors inhibiting the participation of rural women in local politics. The study concluded that factors inhibiting rural women from participating in local politics are culturally influenced and are reinforced by ignorance and the lack of collective action among women. The researcher recommended that political mobilizations should be carried out in villages/local communities to inform women about the need for them to get involved in local politics. Gender-sensitive laws should be enacted and implemented to combat political thuggery and gender-based violence in local communities.

**76. Hafsat Hassan Abbas: ‘Women Activism and Social Development in Nigeria: A Study of FOMWAN in Birnin Kebbi Local Government Area of Kebbi State’ B.Sc. Thesis, Department of Sociology, Faculty of Arts, Social and Management Sciences, Federal University, Birnin Kebbi, 2018**

The author’s objectives are to:

- Examine people’s perception about FOMWAN;
- Examining the effectiveness of FOMWAN in educating women to enhance their social development;
- Examine the performance of FOMWAN in protecting the rights of women and guaranteeing their freedom;
- Determine the efforts of FOMWAN as an organization in empowering women and protecting their interest and;
- Determine the constraints and challenges of FOMWAN in its activities towards achieving its goals in Birnin Kebbi Local Government Area of Kebbi State.

The author argues that the study area has a high level of illiteracy among women and low girl-child enrolment in schools and colleges. There is also an absence of an active and formidable unifying organization that will serve as a rallying point in fighting a common front in the defense of the rights of women which continued to ensure the alienation of women folk in the pursuance of all socio-economic and development strides. The literature discussed issues related to the history of women's organizations, the nature, and operation of these organizations. With particular reference to FOMWAN, the author explained the methods through which they carry out their activities to promote the welfare of women and protect their womanhood. The study sampled respondents using the purposive sampling technique and obtained data through questionnaire administration which was analyzed using descriptive statistics. The results show that majority of respondents were aware and have a positive perception of FOMWAN as an organization. Findings from the study also revealed that activities of FOMWAN in the study area were rated high and considered very relevant and necessary in promoting the welfare of women in Birnin Kebbi. The study, therefore, recommended that governments and other influential people in the study area should provide funding to the organization to enable them to function effectively.

**77. Adeniran, Aderonke Mary: “A Womanist Reading of Ola Rotimi’s *Our Husband Has Gone Mad Again* and Chimamanda Adichie’s *Purple Hibiscus*”. M.Sc. Dissertation, Department of Cultural Media Studies, University of Ibadan, 2017.**

The researcher examines the womanist ideologies reflected in Ola Rotimi’s *Our Husband Has Gone Mad Again* and Chimamanda Adichie’s novel, *Purple Hibiscus*. The study explored the differences and similarities in the womanist vision of both authors and the socio-cultural basis of the womanist concept concerning Nigerian women and women advocacy groups. Adeniran argued that the concept of womanism had been previously discussed in literary texts. However, a lot is yet to be revealed about the cultural, social, and religious bases of the concept in African literary texts concerning African women. The study embraced Womanism as a gender theory because of its connection with Marxist theory. The theoretical framework was chosen to justify the relevance of womanism in African culture and society. The research design adopted for the study was ethnography. In addition to the vision texts, in Ogun State, Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) were used to collect data to support the study. Three (3) gender activists were interviewed as

key informants for the study. Ten (10) victims of abusive marriages were chosen to participate in the Focus Group Discussions. The qualitative method was used to content analyzed the data gathered concerning the womanist vision in the texts. The study revealed that Rotimi's Africanist vision of womanism sees women as equal to men, whereas Adichie's womanist vision presents women as being dynamic when abuses are extreme. Through the data gathered, it was discovered that many women still experience abuses in their relationships. The findings also established that womanism is deeply rooted in African culture and tradition, and it is a culture being practiced by African women associations and activists even before it was named by Walker. The study concluded that patriarchy and gender imperialism are some of the factors that often influence the subjugation of African women, and these are usually addressed through the concept of womanism. The study recommended that African women's association should embrace womanism as a way to overcome their subjugation. African writers should dwell more on womanism as a theory, thereby inculcating it in the younger generation of African women. Gender activists and associations should educate women on the effectiveness of womanism as a vehicle for overcoming oppression.

**78. Adebimpe, Olawumi Dorcas: "Women Subordination and Female Complicity in Buchi Emecheta's "The Joys of Motherhood". M.Sc. Dissertation, Department of Cultural Media Studies, University of Ibadan, 2017.**

Adebimpe's study examines the dynamics of using women to subordinate women by investigating intra-gender inequality as examined in Emecheta's *The Joys of Motherhood*. The study also explores the extent to which society's expectations of women force them to maintain a subordinate status. It also investigates the implication of submission in a marital contract. The research design adopted for the study was ethnography using qualitative methods of analysis. In addition to analysis of Buchi Emecheta's *The Joys of Motherhood* texts, qualitative data were collected in Edo State to support the textual analysis. Three Focus Group Discussions (FGDs) and Twelve In-depth Interviews (IDIs) were conducted among the leadership and members of women associations and community members to collect relevant data for the study. The data gathered for the study were analyzed. The study's findings revealed that some societal factors do not favor female members of society. The research identified the lack of education for the girl child and women, religious doctrines, preference for the

male child, cultural baggage, and socialization as factors that limit the potentials of the girl child. The study also found that societal norms supporting polygamy and ethnicity prevent the achievements of girls and women. The respondents noted that sexist terms used in religious circles subjugate women and reinforced submission in the marital contract. The study concluded that while the call for women's liberation is on the increase, women are being subjugated in various ways that outrightly deprive them of opportunities to fully develop their potentials. The study recommended that since societal expectations of women were that of the subordinate, practices that prevented women from fully actualizing their potentials should be discouraged. The study also recommended that women's associations, activists, and advocates should promote gender equality and make women understand their rights.

**79. Funmilayo, Abiola Olajumoke: “Women and Conflict Management in South Western Nigeria”; M.Sc. Dissertation, Department of Peace and Conflict Studies, University of Ibadan, 2018.**

In this thesis, the researcher examines the challenges faced by women in conflict management and the role of women's association in conflict resolution. The researcher noted that past studies mostly focused on community fortunes, experiences, and development with little attention given to how conflict is managed by women. The author noted that the study stems from the challenges encountered by women in conflict management and the discrimination against women in society. The objectives of the study include effective ways through which women are involved in conflict management, the roles of women's association in conflict de-escalation, and the effect of women's involvement in conflict management. The study adopted a cross-sectional survey design. Ondo and Ogun States were randomly selected from South Western Nigeria. A purposive sampling technique was employed. Data were sourced using In-Depth Interview (IDI) and Key Informant Interview (KII) guides. Participants included Traditional Rulers and Chiefs, Leaders of Market Women Associations, Heads of Community Development Unions, Political Heads in Communities, and male and female community members. The data gathered were thematic content analyzed. The findings revealed that the community under study has a vibrant conflict management mechanism that had maintained peace in the community and that women in the community play crucial roles in conflict management. Market women associations help in resolving conflict at marketplaces while the

women settle the conflict in their nuclear and extended families by using their years of experience, fairness, and nurturing nature. The study also found that communities of study provided women with equal right in conflict management since they were perceived as mothers that could build and maintain peace in communities. The study concluded that women and market women associations are key players in conflict management. Drawing from the findings, the author recommended that government and non-governmental organizations should appreciate the contribution of women in conflict management. This could be done by empowering them to help prevent conflict, especially gender-based violence and discrimination against women in conflicted communities, and also ensure that women participate in decision-making processes to promote the culture of peace.

**80. Baraol, Wisdom Bariduatun: “Women’s Rights and Challenges of Effective Implementation on Indigenous Customary Practices in Nigeria”, M.Sc. Dissertation, Department of Peace and Conflict Studies, University of Ibadan, 2015.**

Baraol’s study examined the challenges faced in the implementation of women’s rights law in Nigeria. According to the author, the desire for the protection of women in Nigeria has been a concern that has attracted global attention because a significant number of women in the country suffer from gender discrimination. The researcher stated that past studies mostly focused on women's rights and challenges at the workplace and in religious settings. Little or no attention has been given to women’s rights and challenges of effective implementation of indigenous customary practices in Nigeria. The study adopted a descriptive research design with Oyo and Abia States being randomly selected. A total of one hundred (100) questionnaire were randomly administered to respondents that had interacted with indigenous customary law in the recent past. However, only ninety (90) copies of the instrument were retrieved and found valid for analysis. Oral interviews using In-depth interview (IDI) guides were utilized to complement the questionnaire instrument. Relevant information was sourced from existing literature in published books and journals. Quantitative data were analyzed using descriptive statistics (frequency and percentages) while qualitative data were content analyzed. The study found that 52% of the respondents agreed that women's rights laws have been established to allow women to have equal opportunities as male folks in political, business, social and cultural issues. Forty (40) percent of the respondents agreed that customary law practiced in Nigeria denies women rights to inherit property. Thirty (31) percent of the respondents strongly

agreed that the ignorance of the rights of women as provided by the constitution prevented women from exercising their rights. Forty (40) percent of the respondents agreed that the lack of education of women also prevented them from exercising their rights. The oral interviews revealed that women's rights were denied as indigenous customary practices seemingly favor men at the expense of women. The interviews also revealed that the customary laws relied mainly on the patriarchal cultural practices in Nigeria to deprive women of their fundamental human rights. It also revealed that the lack of women associations that could oppose the indigenous customary practices, especially in rural areas, contributed to the persistent oppression of women in Nigeria. The study concluded that ignorance and lack of collective action among women are key elements that have reinforced the marginalization of women in Nigeria through the indigenous customary practices. The study recommended that there is an urgent need to improve the level of education, advocacy, and collective action among women. According to the researcher, there is also a need for constitutional and statutory safeguards in the implementation of women's rights. There should also be legal reforms to enhance the present state of the law concerning the protection of the rights of women in Nigeria.

**81. Salifu Rekiya: “The Contribution of Women to Rural Development in Wukari LGA of Taraba State”, BSc. Sociology, Department of Sociology, Taraba State University, Jalingo, 2014.**

The objective of the study is to investigate the problem affecting Wukari women and proffer solutions. According to the researcher, rural women are discriminated against and relegated to the background. This issue cut across socio-cultural, economic and agricultural, and political lines. The literature showed that in Congo about 70% of the farm holding is managed by rural women due to the migration of men to the cities in search of better jobs (Hutiesetal, 1991). According to the author, women should be the focus of any project and empowerment. He cited the *Better life for Rural Dwellers* which was established in 1987 as a major empowerment program for women through the microeconomic programs. The BL program was followed by Family Support Programmes (FSP). The researcher narrated that in Wukari, the rural women are at a point predominantly farmers. The researcher reviewed the work of Rinehart and Kols (1988) which postulated sex stereotype as the challenge facing rural women to become empowered. The researcher also noted the religious beliefs and the perception that males in Wukari are better than women as the stereotype. The researcher

used the feminist theory to explain his study as it emphasized giving voice to women recognizing their contribution to society. One hundred (100) women respondents were randomly sampled out of a population of 116,911. Findings and Conclusions: Women cooperative society is a key factor to the empowerment of the rural Wukari women and the need for more advocacy to men on the importance of women contribution to community development.

**82. Ibrahim B. Willian: “The Role of Gender in the Socio-economic Development of Lau LGA, Taraba State”, BSc. Sociology, Department of Sociology, Taraba State University, Jalingo Nigeria, 2018**

The objective of the study is to assess the role of gender in socio-economic development in Lau LGA Taraba State. According to the author, the study focuses on the roles of women in community development and its challenges. The statement of the problem indicated that in African society, women are not configured to be equated with men. This is a result of the top-bottom societal structure. In Lau, women are not allowed economic empowerment as they are not allowed to own land nor consulted in the land-related issue. In the literature, the author argued that the view on gender takes different dimensions in socio-economic development (Akpabio, 2005; Ogbuagu, 2015). The ILO (2014) posits that all women and men are equal in all pedestal humanity. The author deployed the use of structural functionalism perspective which states that the society is made up of groups or institutions which are cohesive, share common norms and have definite culture. The questionnaire was administered to a total of 220 respondents, selected randomly within five (5) districts in Lua LGA. Notably, 43 (21.5%) respondents believed that women organizations and associations are important in community development. The finding and conclusion revealed that women are described as an indispensable group for the development of a nation. Thus, women empowerment creates a powerful influence on the community, family, etc. as a synergy for any development effort. The author noted that women's participation in development is still low, therefore the National Gender policy should be enacted into law to foster women's participation in development.

**83. Yohanna Rimamtso Justice: “The Contribution of Women Organizations in Community Development. A Case Study of Ussa LGA, Taraba State”. BSc. Sociology, Department of Sociology, Taraba State University, Jalingo, 2018**

The objective of the study is to assess the contribution of women associations/organizations to community development in Ussa LGA. According to the author, the statement of the problem is centered around the statement that ‘we cannot go forward without women’. He noted that the role of women's associations to community development is under-reported, particularly in Ussa LGA, Taraba State. In the literature, the author argued that the concept of community development and women's associations are not mutually exclusive. However, Anikpo (2000) contends that various rights were denied to women and their contributions to National development were either stifled or ignored. While Ekong (2006) asserts that women are the real engine driving the economy and crucial to sustainable development. Marshall (1998) explains that collective action is an action taken by a group either directly or indirectly through the organization) in pursuit of members' perceived shared interest especially in reducing any economic problem affecting them as a community. The study employed the use of a simple sampling method to collect data from one hundred and twenty (120) respondents. A close-ended questionnaire in four (4) wards in Ussa LGA that was followed by an in-depth interview. The findings and conclusion revealed that 70% of respondents agreed that women contribute towards vocational and skill training within the community. They also agree that women have rights towards the development of their community. The author recommended that government should provide the enabling environment for women to thrive.

**84. Okoronkwo Patience Nnenna: “National Gender Policy and Women's Participation in Elective and Appointive Positions in South-East Nigeria, 2011-2018”, MPhil degree, Department of Political Science and Public Administration, Babcock University, 2018.**

The objective of the study is to examine the National Gender Policy and women’s participation in elective and appointive positions in South East, Nigeria. The author also examines how the Policy contributes to women's political empowerment. The problem statement was that there has always been a wide gap between policy enunciation and implementation in Nigeria concerning the inclusion of women in vital elective or appointive positions. Thus, despite the adoption of the National Gender Policy, women have not been fully represented in governance in Nigeria, compared to their men

counterparts. The study reviewed the literature on key concepts of National Gender Policy (2007), its guiding principles, objectives, and strategy for implementation; women's political participation (in Nigeria); factors militating against women participation; and empirical review of the application of the Gender Policy in southeast Nigeria's political space. The study adopted the intrinsic theory and politics of presence theory to give the philosophical backbone to its argument and analysis. The study adopted a triangulation design involving qualitative and quantitative methodology. This was achieved through the use of questionnaires, interviews, and focus group discussions to collect primary data from politicians, senior civil servants (from the Ministry of Women Affairs), women associations, and directors of NGOs in the southeast states. The study found that the National Gender Policy has had positive effects on women as it creates awareness of women's rights and increased participation. Important factors affecting women's participation include the wrong perception of politics, party affiliation, lack of resources, and culture. The study concluded that the Policy is a good initiative but should be made more responsive to address gender inequality and discrimination.

**85. Fxentirimam Abershi: "The Contribution of Women to Community Development. A Case Study of Takum LGA, Taraba State", BSc. Sociology, Department of Sociology, Taraba State University, Jalingo 2018**

The objective of the study is to find out the contribution of women to the development of Takum LGA following the dictum; "what a man can do, a woman can do better". In addition, the study examines several ways of empowering women for greater participation in all spheres. The statement of the problem indicated that there was a low level of women's participation in community development, especially in Takum LGA, Taraba State. The exclusion of women requires collective actions starting from educating women. The author argued in the literature that the issue of gender in community development comes as a prime factor in freeing rural women. The author cited UNDP (1990) which highlighted the fact that African women work between 14-18 hours per day and produce between 50-80 percent of Sub-Sahara Africa's food, fetch water, gather firewood, and cater for the family. The author corroborated this point with the work of Ijere (2011) which says that women in Nigeria form over half of the rural population and it is estimated that 80 percent of the rural labour force is provided by women. The author employed the use of familiar feminist theory, supported by Blumberg's theory on gender development to posit that enhanced female economic power is the prime factor in reducing gender inequality. The study relied on primary data to collect

population samples from all eleven (11) wards or communities that make up Takum LGA. In total, the questionnaire was administered to two hundred and twenty (220) respondents, 20 respondents per each eleven (11) communities. The findings and conclusions revealed that there is a yawning gap in the level of involvement of male and female gender in the development of Nigerian society. The author concluded that the lack of women's involvement/participation has contributed to the backwardness of the rural communities. Hence government should pay all women's income/allowances as in other climes.

**86. Glory Yusuf: “The Contribution of Women in Rural Development in Ardo Kola LGA Taraba State”, Nigeria. B.Sc. Sociology, Department of Sociology, Taraba State University, Jalingo, 2019.**

The objective of the study examines the contributions of women in rural development in Ardo Kola LGA. The author also evaluates the activities engaged by rural women within the same context. According to the author, there is a lack of trickle-down effect from the 1995 Beijing Conference Declaration on rural women in the local and global context. He noted that rural women have been consistently neglected in the development agenda in Africa especially in Ardo Kola LGA Taraba State. The literature posits that women groups in Ardo Kola local government contribute to the development of their communities by raising funds through their churches (Yusuf,2019). This is because women represent 49% of the LGA population. The empirical literature review summarily posits that before the development of the formal social welfare system in West Africa, women's voluntary organizations have played extensive roles in catering for the vulnerable groups in society (Little,2014; Egboh 2007). This is tied majorly to agriculture as seen in cassava processing, storage, gardening, and animal husbandry. It adds that the major impediment to women's participation in this LGA is discriminatory customs and laws engendered by a high rate of illiteracy among rural women. This is coupled with inadequate access to credit and a low-income base. The author used the structural functionalism theory i.e., functionalism to explain how women are suppressed within the family structure. The author collected data from one hundred (100) respondents comprised of unemployed women graduates, self-employed women graduates, and women undergraduates in the Ardo Kola local government area. The findings and conclusion showed that in Ardo Kola's local government, women contribute to rural development largely through agriculture by adding value to

the food chain. The author concluded that women groups help each other in farming and raising funds through their churches.

**87. Kefas Danladi Musa: “The Contribution of Women to the Development of Rural Areas. A Case study of Marraraba Ward Donga LGA Taraba State”. B.Sc. Sociology, Department in the University: Sociology, Taraba State University, Jalingo Nigeria, 2014**

The study investigates the role Ichen cultural women association played in agriculture, health system, education, and social welfare of Donga local government specifically Marraraba ward. According to the author, patriarchal ideology remains the overwhelmingly dominant player with women only playing a supportive role to men. Women account for 50% of the population Marraraba ward but their contributions are being neglected. The literature explores the concept of women's associations, viewed as the conglomeration of women coming together under defined objectives. This led to the founding of the Ichen women association in 2002 which is a socio-economic/cultural women association and non-profit volunteer group. The group aims to protect and secure social and cultural benefits for the ultimate development of the people of Donga local government. The author used structural functionalism theory to examine the intent Ichen cultural women association is conceptualized in terms of structure and function towards improving and transforming the rural economy. The practical step was the registration of the cooperative society on the 2nd of September 2011, this was followed by the provision of a scholarship scheme to the community. The author collected data from one hundred (100) respondents from Ichen cultural women association. In the findings and conclusion, the women of the Itchen Association came together to pursue the need for identity and grassroots development irrespective of their occupation to face a common challenge, which is the African culture that is against women's development. The author also noted that lack of financial support from the government and men are the reason why women joined Ichen cultural women association. The author concluded that the impact of women association in community development aids the enlightenment of the women on their role in community development.

**88. Haruna Gayasu Ilu: “The Role and Impact of Women in Community Development. A Case study of Mutum Biyu, Gassol LGA Taraba State”. B.Sc. Sociology, Department in the University: Sociology, Taraba State University, Jalingo, 2016**

The objective of the study is to examine the active participation of women in community development activities in the Mutum-Biyu Gassol local government of Taraba State. According to the author, most women in rural communities are deprived of education by their parents because of the female factor. He also noted women who are enrolled would eventually drop out of school before they complete their studies. The literature focuses on community development which forms the bedrock for viewing these women in Mutum-Biyu. Ndukwe (2005) posits community development is a process concerned with the improvement as well as the transformation of the social, mental, economic, institutional, and environmental conditions of rural dwellers. The functionalist theory was applied herein as in other studies. The author collected data from one hundred and twenty (120) women respondents made up of married (75), divorced (35), and Single (10) of various preoccupations. In his findings and conclusion, he noted that women's associations in Mutum Biyu are formed to augment the social amenities that are lacking. He, therefore, recommends that access to education is the key to their continued contribution to community development.

**89. Polycarp Noseh: “The Role of Women Participation in Community Development in Jalingo LGA, Taraba State”. B.Sc. Political Science, Department of Political Science, Taraba State University, Jalingo Nigeria, 2016**

The objective of the study is to examine the challenges that hinder women's participation in community development in the Jalingo Local Government Area of Taraba State. As indicated by the author, the Nigerian society bequeaths inferior status on her women and women are regarded as second-class citizens who should submit themselves to their husbands. The literature posits that there is need to form women organizations on gender empowerment due to the fact that women are not adequately empowered in their societies (Zaynab,2001). According to the author, the concept of empowerment of women is often referred to as entrepreneurial or to be self-reliance. Relevant theories used by the author are Liberal Feminism which focuses on women’s ability to show and maintain their equality through actions and choices. The other theory is Radical feminism which explains the emotionally driven belief. According to Bunch (1987), this theory seeks to free the

---

women who are oppressed by the patriarchy system. The author collected data from a population size of two hundred (200) women respondents in the Jalingo area council. The questionnaires were administered randomly to women in offices, petty traders, cleaners, and security women. In the findings and conclusion, the author affirms that lack of government support hinders the empowerment of women. He further explained that this has slowed down the community development process. He recommends that skill acquisition for women should be a reoccurring decimal which will have a trickle-down effect on the family.

## SECTION VI

### FINDINGS AND CONCLUSION

Most of the theses and dissertations from these universities failed to research how WECs share risk and pooled their savings together to provide lending opportunities and connect women to financial institutions. In addition, this research observed that the above theses and dissertations failed to document how women solidarity groups and networks are formed and operationalized. Most theses and dissertations failed to explore WECs and WAGs in comprehensive terms as units of production, social support for women and solidarity networks. While female student are disproportionately authors of the theses and dissertations they fail to explore social needs of women in business, their family support structures and german issues such as women's leadership of WECs.

None of the 89 theses and dissertations explored the implications of findings for theoretical and methodological points of departure. No theses/dissertations applied organizational or ethnographic approaches. The importance of building a strong network and solidarity group is to promote social cohesion and encourage trust among women empowerment collectives in Nigeria. These two research gaps are yet to be duly explored by undergraduates and postgraduate students.

Overall, theses and dissertations focused on the value chain of agricultural productivity of women farmers and also on women's entrepreneurship. In terms of thematic areas, the majority of the works are on trade and access to the market followed by financial inclusion and services. Studies of women's business development came third and studies on women's right and political participation came last in terms of areas of focus. Most of the the studies have weak methodological frameworks with a strong focus on quantitative analysis which is sometimes applied in cases where the research questions suggest a qualitative or at best a mixed method approach.

Overall, it can be concluded that this annotated bibliography has not generated cutting edge knowledge on the characteristic, challenges, formation and evolution of WECs in Nigeria, *per se*. What was however, a contribution of these works is that they filled knowledge gap on the contemporary issues faced by women in economic empowerment and the challenges of their economic associations as they seek to advance their economic needs and aspirations. To close these research gaps, this work recommends an intervention to support Universities to adopt gender lenses and sharpen their focus on WECs as a complex institution.

## APPENDIX A

### COMPLETE LIST OF WORKS

#### LIST OF WORKS ON TRADE AND ACCESS TO MARKET

1. Abolade, Toyin Joshua: “Determinants of Post-Harvest Losses of Tomato among Farmers and Marketers in Selected States of Northern Nigeria”. PhD Thesis, Department of Agricultural Extension and Rural Development, University of Ibadan, 2019.
2. Odekina Omar Bilkisu: “Gender Analysis of Irrigation Vegetable Production in Plateau State of Nigeria”, Ph.D. Thesis, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2015.
3. Aliyu Nafisat: “The Roles of Women in Groundnut Value Chain in Kano States, Nigeria”, M.Sc. Dissertation, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2015.
4. Favour Kajyung Bala: “Analysis of Women Ginger Production as a Means for Achieving Farm Household Food Security in Kaduna State, Nigeria”, M.Sc. Dissertation, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2016.
5. Alang Bernard Kedze: “Assessment of the Economic Impact of Fadama II Project on Women Participants in Two Local Government Areas of Kaduna State in Nigeria” MSc Dissertation, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2009.
6. Abubakar Muhammad: “The participation of Rural Women in Food Production in Sabon Gari Local Government Area of Kaduna State”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2014.
7. Emmanuel Ameh Eduwama: “Analysis of Gender Diversified Labour Productivity among Cassava Processing Households in Okpokwu Local Government Area of Benue State”, B. Agric Project, Department of Agricultural Economics and Rural sociology, Ahmadu Bello University, Zaria, 2017.
8. Ibrahim Yusuf Ahmad: “Assessment of Factors Affecting Women Participation in Income Generating Activities: A Case Study of Doguwa Local Government Area of Kano State, Nigeria, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2015.
9. Raji Olawumi Aishat: “Women’s Participation in Crop Production in Sabon-Gari Local government Area, Kaduna State, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2016.

10. Abdullahi Gambo: “Analysis of Women Participation in Rice Processing Cooperatives in Giwa Local Government Area (LGA) of Kaduna State, Nigeria”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2016.
11. Gwazah Dorcas: “Involvement of Women in Agricultural Activities in National Agricultural Extension Research and Liason Services (NAERLS) Adopted Villages: A Case Study of Nassarawan Buhari Village”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2012.
12. Onoja Mary Peter: “Women’s Roles and Participation in Livestock Rearing in Chukun Local Government Area Kaduna State, Nigeria”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2012.
13. Asuquo Theophilus: “Socio-Economic Analysis of Rural woman’s Groundnut Processing Activities in Sabon-Gari Local Government Area of Kaduna state”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2014.
14. Dimas Lovelyn Villadiye: “Factor Influencing Women Farmer Attitude Towards Environmental Hygiene in Ardo-Liola local Government Area, Taraba state, Nigeria” B. Agric, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2014.
15. Nuhu Hussein Sabo: “Participation of Women in Agriculture in Wukari LGA Taraba State, Nigeria”. B.Sc. Sociology. Department of Sociology, Taraba State University, Jalingo Nigeria, 2019
16. Abdulrasaq Mohammed: “The Analysis of Factors Influencing Women Participation Sheep Production in Jalingo LGA Taraba State”. B.Sc. Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo, 2018
17. Murtala Sani: “Assessment of Agricultural Information Needs Amongst Women Farmers. A Case Study of Jalingo LGA, Taraba State”. Postgraduate Diploma Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo, 2016
18. Nakwe S.H. Gbana: “Assessment of Women Participation in Vegetable Production Activities in ADP zone III Taraba State” M.Sc. Agricultural Economics and Extension, Department in the University: Agricultural Economics and Extension, Taraba State University, Jalingo. 2018

19. Aishatu Isa Tukur: “Participation of Women in Groundnut Production and Marketing in Ardo Kola LGA Taraba State”. Postgraduate Diploma Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo, 2016
20. Abubakar Musa: “An Assessment of the Socio-economic Characteristics of Women Rice Farmers Jalingo LGA, Taraba State”, MSc. Agricultural Economics and Extension, Department of Agricultural Economics and Extension, Taraba State University, Jalingo 2020
21. Adeyelu Adeoluwa. Emmanuel: “Women Cooperatives and Rural Agricultural Development: A Study of Ogun State”, BSc project, Department of Agriculture, Babcock University, 2017.
22. Samuel Rubang Tari: “Assessment of Knowledge and Utilization of HIV/AIDS Preventive Techniques Among Women Farmers in Yorro LGA Taraba State”, MSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo Nigeria, 2018
23. Aboki Auwal Mohammed: “Economic Analysis of Groundnut Processing Among Women in Jalingo, Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017
24. Ochani Susan Omeche: “Assessment of Information Needs in Agricultural Production of Women Farmers in Zing LGA Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017
25. John Mbanyangra: “Assessment of Women farmers contribution towards Food Security in Ardo Kola LGA Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2015
26. Njureudi U. Philemon: “Women Empowerment in Cassava Production and Processing as a Means of Household Poverty Reduction in Donga LGA”. BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2019
27. Susan S. Tyoban: “Assessment of Women Participation in Cassava Production in Ardo Kola LGA, Taraba State”, BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017
28. Rita Akoshi Godwin: “Profitability of Groundnut Marketing Amongst Farmers in Jalingo LGA”. BSc. Agricultural Economics and Extension, Department of Agricultural Extension, Taraba State University, Jalingo, 2017

29. Oluwatosin Joseph Olabiwonu: 'Impact of Cooperative Societies on Poverty alleviation among rural farming Household' BSc Project, Department of Agribusiness and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2008
30. Alabi Abimbola Adenike: 'Evaluation of the roles of cooperative societies in Agricultural Development in Yewa north local government area of Ogun state' BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2016
31. Amudat Titilayo Adelegan: 'Roles of cooperative societies in Agricultural Development; A case study of Yewa north local government area, Ogun state' BSc Project, Department of cooperative and business management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2008
32. Ogundiran Titilayo S: 'Factors and Problems militating against optimal performance of cooperative society: A case study of Yewa north local government Ogun state BSc Project, Department of Agricultural Management and Rural Development, Olabisi Onabanjo University, Ayetoro, Ogun state. 2009
33. Ajakaiye Taiwo Adebola: 'Assessment of the performance of cooperative society in Yewa north local government of Ogun state' BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2014.

### LIST OF WORKS ON BUSINESS DEVELOPMENT

34. Benatei, Saturday: "Zero-Hour Contract and Productivity Among Female Decorators in Edo State, Nigeria". M.Sc. Dissertation, Department of Sociology, University of Ibadan, 2020.
35. Nasiru Garba: "Women Empowerment in Kebbi State: Assessing the Effect to Technology Incubation Centre". Postgraduate Diploma in Management Thesis, Department of Business Administration, Faculty of Management Science, Usmanu Danfodiyo University, Sokoto, 2014.
36. Malami Mohammed Shekare: "The Working Women in Urban Setting: A Case Study of Birnin Kebbi, Kebbi State", M.Sc. Thesis, Department of Geography, Faculty of Social Sciences, Usmanu Danfodiyo University, Sokoto, 2011
37. Emmanuel Ogomegbun Okonta: "The Position of Women in Employment: A Study of Banks in Birnin Kebbi, Kebbi State", B.Sc. Thesis, Department of Sociology, Faculty of Social Sciences, Usmanu Danfodiyo University, Sokoto (nd)

38. Emole Chinyere Sonia: “Entrepreneurial Factors Affecting Performance of Women Operating Small and Medium Enterprises in Lagos State, Nigeria”, MSc degree, Department of Business Administration and Marketing, Babcock University, 2017.
39. Chioma Patience Nemezu: “Policy Implementation of National Poverty Eradication Program (NAPEP) and Women Empowerment in Ogun State, 2001-2011”, PhD in Public Administration, Department of Political Science and Public Administration, Babcock University, 2014.
40. Kolade Ibronke Ruth: “Women Empowerment and Gender Equality in Oyo State, Nigeria”, BSc degree, Department of Social Work, Babcock University, in the year 2017.
41. Amao Simisola A: “Women Organizations and Women Empowerment in Ogun State, Nigeria (1999-2015)”. B.Sc. project, Department of Business Administration, Babcock University, Ilishan-Remo, Ogun State, 2015.
42. Rotinwa Modupeola Muyinat: “Women Empowerments in Ikorodu, Lagos State (1985-2005)”, BA degree, Department of History and International Studies, Babcock University, in 2011.
43. Lawal Muhammad: “Women Entrepreneur and Performance of Registered Small-Scale Enterprises in Birnin Kebbi Metropolis, M.Sc. Dissertation, Business Administration, Department, Ahmadu Bello University, Zaria, 2016.
44. Okonkiro Veronica Nonyelum: “Women Managerial Behaviour in Nigeria: A Study of Some Selected Organizations in Abuja and Kaduna State”, M.Sc. Dissertation, Department of Business Administration, Ahmadu Bello University, Zaria, 2000.
45. Sani Ali: “Entrepreneurship Development and its Challenges among Women in Nigeria: A Case Study of Kaduna Metropolis”, B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.
46. Tende Rimam Adamu: “Challenges and Prospects of Women Entrepreneurship: A Case Study of Samaru Area of Sabon Gari Local Government Area, Kaduna State” B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.
47. Sunday Kingsley Asoaren: “Marketing Strategies and Entrepreneurial Development among Women in Nigeria: A Case Study of Sabon Gari Local Government Area of Kaduna State” B.sc project, Department of Economics, Ahmadu Bello University, Zaria, 2008.

48. Amina Aliyu: “Factors Affecting Female Students Attitude Towards Agriculture as a Career: A Case Study of Zaria Kaduna state of Nigeria”, B. Agric Project, Department of Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2010.
49. Umar Aliyu: “Impact of Gombe State Entrepreneurship Policy on Women: A Case Study of Women Association in Kwami L.G.A of Gombe State”, B. Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.
50. Abubakar Usman Kalgo: “The role of female entrepreneurship in the development of rural areas: A Case Study of Kano State”, B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.
51. Agboola Olufemi Abdullateef: “Prospects and Challenges of Entrepreneurship among Women in Nigeria: A Case Study of Selected Business in Zaria Metropolis”, B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.

### LIST OF WORKS ON FINANCIAL INCLUSION AND SERVICES

52. Adesina, Yetunde Suliat: ‘Influence of Women Empowerment Scheme on the Reduction of Poverty Rate among Rural Women in Abia State,’ B.Sc. Project, Department of Social Work, University of Ibadan, 2020.
53. Esse-Oghene, Efe Lilian: Causes and Effects of Loan Repayment Failure among Selected Female Customers of Microfinance Banks in Abia State. B.Sc. Project, Department of Social Work, University of Ibadan, 2020.
54. Bilesanmi Adeoye Olakitan: ‘Effect of Loan accessibility on socio-economic status of women cooperative members in Yewa division of Ogun state. BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state 2014
55. Kafayat Lawal: ‘Impact of Cooperative Societies on the Development of Kebbi State’, Postgraduate Diploma in Management Thesis, Department of Business Administration, Faculty of Management Science, Usmanu Danfodiyo University, Sokoto, 2014.
56. Ahmad Ibrahim Marzouq: ‘An Impact Assessment of Poverty Alleviation Programmes: A Study of Kano Women Empowerment Programme’ BSc Thesis, Department of Sociology, Faculty of Social Sciences, Usmanu Danfodiyo University, Sokoto, 2015.
57. Mustapha Rilwan: ‘Culture, Access to Finance and Women Entrepreneurial Activities: A Case Study of Birnin Kebbi, Kebbi State’ B.Sc Thesis, Department of Business Administration, Faculty of Management Sciences, Usmanu Danfodiyo University, Sokoto, 2019.

58. Olabisi Monsurat Inaolaji: ‘Loan Default among Cooperative Women Entrepreneur in Ifo Local Government Area of Ogun state, Nigeria’ B.Sc. Project, Department of Agricultural Management and Rural Development, Olabisi Onabanjo University, Ayetoro campus, Ogun state. 2019
59. Ogundana Emmanuel Temitope: ‘Contribution of Agricultural Cooperative Societies to Rural Dwellers Livelihood of members of Isaga-Orile, Abeokuta North Local Government’ B.Sc. Project, Department of Agricultural Extension and Rural Development, Federal University of Agriculture, Abeokuta, Ogun state. 2017
60. Adeboye Ademola Kolawole: ‘Effects of Cooperative Society on Small Scale Agricultural Business in Abeokuta North and Odeda Local Government Areas of Ogun State’ MBA Thesis, Department of Agricultural Economics and Farm Management, Federal University of Agriculture, Abeokuta, Ogun state. 2007
61. Osunremi Olukayode Sola: ‘The Impact of Financial Management on the operational performance of Credit and Thrift Cooperative societies of Egba Division Ogun State’ MBA Thesis, Department of Agricultural Economics and Farm Management, Federal University of Agriculture, Abeokuta, Ogun state. 2016
62. Shittu Afeez Olumide: ‘Feasibility of poultry products marketing cooperatives among small scale poultry farmers in Odeda local government area, Ogun State’ B.Sc project, Department of Agricultural Extension and Rural Development, Federal University of Agriculture, Abeokuta, Ogun state. 2018
63. Ogunfemi Adebola Abdullahi: ‘Benefit derived from Agricultural cooperative societies by small scale agribusinesses in Ado-Odo Ota local government area, Ogun State’ B.Sc project, Department of Agricultural Extension and Rural Development, Federal University of Agriculture, Abeokuta, Ogun state. 2015
64. Adeolu Joshua Okubanjo: ‘Effect of Cooperative Loan on Cassava Processing among Women in Yewa Division, Ogun state, Nigeria’ BSc Project, Department of Agricultural Economics and Farm Management, Olabisi Onabanjo University, Ayetoro, Ogun state. 2019
65. Idowu Olabisi Victoria: ‘Effect of Cooperative credit and Thrift societies on frozen fish market in Abeokuta metropolis’ MBA Thesis, Department of Agricultural Economics and Farm Management, Federal University of Agriculture, Abeokuta, Ogun state. 2006
66. Rashida Bello: ‘Entrepreneurship and Wealth Creation in Nigeria: A Study of Selected Zuru Women Members of Cooperatives in Kebbi State’, Master of Business Administration research project, Department of Business Administration, Faculty of Management Sciences, Usmanu Danfodiyo University, Sokoto (nd).

67. Ijanada Freda Fidelis: “Effect of Microfinance Bank Services on Empowering Women Businesses in Sabon-Gari L.G.A, Kaunda State”, M.Sc. Dissertation (Rural Finance and Entrepreneurship), Department of Business Management, Ahmadu Bello University, Zaria, 2019.
68. Suleiman Danmale Lukeman: “A Gender Analysis of the Impact of Micro-Finance Credit on Poverty Alleviation among the Economically Active Rural Poor in Kogi State”, M.Sc. Dissertation, Department of Economics, Ahmadu Bello University, Zaria, 2013.
69. Hezekiah Isa Grace: “Accessibility of Agricultural Credit by Rural Women and the Implication on Nigeria Agricultural Output’: A Case Study of Jema’a and Kaura L.G.A of Kaduna State, M.Sc. Dissertation, Department of Economics Ahmadu Bello University, Zaria, 2009.
70. Malgwi Christiana Joseph: “Analysis of Factors Influencing Agricultural Loan Diversion Among Women Beneficiaries of Formal Loan Programme in Kaduna State Nigeria, M.Sc. Thesis, Agricultural Economics and Rural Sociology, Ahmadu Bello University, Zaria, 2004.
71. Mahmud Halima: “Impact of Monetary Incentives on Female Entrepreneurs: A Case Study of Sabon Gari Local Government Area of Kaduna state”, B.Sc. project, Department of Economics, Ahmadu Bello University, Zaria, 2008.
72. Maiyahi Zainab Onozare: “Role of Microfinance Banks in Financing Women Entrepreneurship: A Case Study of Selected Women Businesses” B.Sc. Project, Department of Business Administration, Ahmadu Bello University, Zaria, 2015.
73. Sadiq Rafiat Onize: “Role of Microfinance Bank on Women Entrepreneurial Development in Zaria Metropolis: A Case Study of Selected Microfinance Banks”, B.Sc Project, Department of Business of Administration, Ahmadu Bello University, Zaria, 2016.
74. Bako Nayere Ruth: “Gender Equality as a Panacea for Empowering Women in Nigeria: A Case Study of Sabon-Gari Local Government Area of Kaduna state” B.Sc. Project, Department of Economics, Ahmadu Bello University, Zaria, 2008.

## LIST OF WORKS ON WOMEN'S RIGHTS AND POLITICAL PARTICIPATION

75. Oyediran, Funmilola Elizabeth: "Factors Inhibiting Rural Women from Participating in Local Politics in Ogun State, Nigeria". M.Sc. Dissertation, Department of Peace and Conflict Studies, University of Ibadan, 2015.
76. Hafsat Hassan Abbas: 'Women Activism and Social Development in Nigeria: A Study of FOMWAN in Birnin Kebbi Local Government Area of Kebbi State' B.Sc. Thesis, Department of Sociology, Faculty of Arts, Social and Management Sciences, Federal University, Birnin Kebbi, 2018
77. Adeniran, Aderonke Mary: "A Womanist Reading of Ola Rotimi's *Our Husband Has Gone Mad Again* and Chimamanda Adichie's *Purple Hibiscus*". M.Sc. Dissertation, Department of Cultural Media Studies, University of Ibadan, 2017.
78. Adebimpe, Olawumi Dorcas: "Women Subordination and Female Complicity in Buchi Emecheta's "The Joys of Motherhood". M.Sc. Dissertation, Department of Cultural Media Studies, University of Ibadan, 2017.
79. Funmilayo, Abiola Olajumoke: "Women and Conflict Management in South Western Nigeria"; M.Sc. Dissertation, Department of Peace and Conflict Studies, University of Ibadan, 2018.
80. Baraol, Wisdom Bariduatun: "Women's Rights and Challenges of Effective Implementation on Indigenous Customary Practices in Nigeria", M.Sc. Dissertation, Department of Peace and Conflict Studies, University of Ibadan, 2015.
81. Salifu Rekiya: "The Contribution of Women to Rural Development in Wukari LGA of Taraba State", BSc. Sociology, Department of Sociology, Taraba State University, Jalingo, 2014.
82. Ibrahim B. Willian: "The Role of Gender in the Socio-economic Development of Lau LGA, Taraba State", BSc. Sociology, Department of Sociology, Taraba State University, Jalingo Nigeria, 2018
83. Yohanna Rimamtso Justice: "The Contribution of Women Organizations in Community Development. A Case Study of Ussa LGA, Taraba State". BSc. Sociology, Department of Sociology, Taraba State University, Jalingo, 2018

84. Fxentirimam Abershi: “The Contribution of Women to Community Development. A Case Study of Takum LGA, Taraba State”, BSc. Sociology, Department of Sociology, Taraba State University, Jalingo 2018
85. Okoronkwo Patience Nnenna: “National Gender Policy and Women's Participation in Elective and Appointive Positions in South-East Nigeria, 2011-2018”, MPhil degree, Department of Political Science and Public Administration, Babcock University, 2018.
86. Glory Yusuf: “The Contribution of Women in Rural Development in Ardo Kola LGA Taraba State”, Nigeria. B.Sc. Sociology, Department of Sociology, Taraba State University, Jalingo, 2019.
87. Kefas Danladi Musa: “The Contribution of Women to the Development of Rural Areas. A Case study of Marraraba Ward Donga LGA Taraba State”. B.Sc. Sociology, Department in the University: Sociology, Taraba State University, Jalingo Nigeria, 2014
88. Haruna Gayasu Ilu: “The Role and Impact of Women in Community Development. A Case study of Mutum Biyu, Gassol LGA Taraba State”. B.Sc. Sociology, Department in the University: Sociology, Taraba State University, Jalingo, 2016
89. Polycarp Noseh: “The Role of Women Participation in Community Development in Jalingo LGA, Taraba State”. B.Sc. Political Science, Department of Political Science, Taraba State University, Jalingo Nigeria, 2016