

WOMEN ENTREPRENEURSHIP ACTIVITIES ON CONSTRUCTION SITES IN OGBOMOSO, NIGERIA

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Available at <http://www.ssrn.com/link/OIDA-Intl-Journal-Sustainable-Dev.html>

ISSN 1923-6654 (print) ISSN 1923-6662 (online).

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Abstract: Housing development is a productive and important source of income and employment. It encourages microenterprise, which could in turn be used to solve most socio-economic problems especially among women. In spite of their considerable involvement in both labour intensive construction work and non-construction related services at housing development sites, the contribution of these women has largely been ignored in official statistics. The sizes of their microenterprises are too small to be qualified for official assistance by the government.

This study examined the activities of women micro-entrepreneurs at housing construction sites in Ogbomoso, Oyo State, Nigeria. The study adopted sustainable development framework and the impact of microenterprises intervention to provide the conceptual basis for this study. It identifies the various types of microenterprises established by women in the study area and appraised their operational activities and examine ways through which housing development constrain or facilitate women micro-enterprise.

Data were collected from both primary and secondary sources. A multi-stage sampling method was adopted for administering a questionnaire to 92 women micro-entrepreneurs in 15 housing construction sites where the women micro-entrepreneurs were found. Pearson product moment correlation and multiple regressions were used to test the hypotheses.

The outcome of the analysis revealed that majority (64%) of women between the ages of 25-44 years actually engage in this activity while 63% of the respondents signified that they are married with average household size of four (4) persons. The highest level of education for the respondents is secondary school level. Food vendor appear to be the major activity of these women. The multiple regression results showed that the overall level of explanation of the five explanation variables, is not significant ($r^2=0.157$; $P<0.05$). The amount of initial take-off capital shows great impact on the income of the women micro-entrepreneurs ($r = 0.511$, $P < 0.01$) while there is positive relationship between income and savings of the entrepreneurs ($r = 0.583$, $P < 0.01$).

The research observed that the women involve in micro-entrepreneurs deserved recognitions and support in order to actualise the concepts of predicted sustainable livelihood. Thus, all stakeholders' collaborative efforts are of utmost importance in order to achieve the goal of sustainable livelihoods outcome. These stakeholders include all actors and key players in housing development, women issues, SMEs development employment generation, poverty alleviation and the women micro-entrepreneurs themselves.

Keywords: Construction, Housing, Micro-enterprise, Sustainable, Women.

INTRODUCTION

Women, who represent about half of the World's population, are often relegated to the background in developing countries¹. Gender differentials report had shown that female unemployment has been higher than that of their male counterparts. The Federal Office of Statistics (FOS) now National Bureau of Statistics (NBS), reported in its Labour Force Sample Survey (LFS) conducted in 1985 that National unemployment stood at alarming rate of 6.4 percent. Statistics also show that for potential workers outside the workforce, female are three times as many as their male counterparts². Housing development is a productive and important source of income and employment. It encourages microenterprise which could in turn be used to solve most socio – economic

problems especially among women. It provides employment for larger percentages of women in Urban Informal Sector in Nigeria³. Providing enabling environment for microenterprises in Housing development sites will increase employment among women who constitute the majority of the vulnerable unemployed poor. Microenterprises according to United Nation Industrial Development Organization UNIDO, (1995) cited in ⁴ are “survival enterprises”. They are informal and source of employment for women because they use locally available materials, less labour, less capital and yield relatively high return on capital compared with small, medium and large businesses. Gender impact of the economic crisis in terms of unemployment rates will be more detrimental for females than for males in most regions of the world especially in a developing country like Nigeria where women constitute 49.20 percent⁵. It is obvious that even a slight increase in the rate of unemployment will adversely affect women the more.

This study examines the benefits and constraints to women microenterprises in general and identified the specific areas of needs of women microenterprises established at construction sites in Ogbomoso Township, Nigeria. To achieve this aim, objectives to be pursued are to: (a) Identify the types of microenterprises mostly engaged in a construction site. (b) Determine the rationale for establishing women microenterprises at construction sites. (c) Examine the operational activities of women engaged in microenterprises in construction sites. (d) Assess benefits and challenges facing women micro-enterprises in construction sites in the study area

The two research hypothesis tested were;- (a) There is positive correlation between take –off capital and income of women micro-entrepreneur. (b) There is positive relationship between income and savings of women micro-entrepreneur.

The study emphasised the ignored fact that women microenterprises established at construction sites cater for these on-site needs that if unattended to, would have adversely affected the productivity of workers and the quality of work done. Women microenterprises established at construction sites are therefore of economic advantage to the project contractor and the client as well. It also has impact on the socio- economic wellbeing of the people in the community where the project is cited. It will also reduce poverty levels (MDGI) and enhance women’s social and political status thereby promoting women empowerment (MDG3). When women have access to adequate and acceptable housing, potable water supplies and money for school fees, their children especially the girls, are more likely to attend school (MDG2). If they engage in economic activities, they have money for food, cooking fuel and equipment needed for processing and cooking. This promotes better health for women and their families and reduces the financial stress and burden on men (MDG4, 5 and 6).

LITERATURE REVIEW

Employment generation is one of the main pathways to promote gender equality. According to⁶, it is expected of governments to promote women’s economic rights and independence including access to employment, appropriate working conditions and control over economic resources. In 1991, the total size of labour force in Nigeria was 27,936,529. The male workforce comprises 17,563,642 (62.9%) while that of female was 10,373,889 (39.1%). This shows that female labour force participation was behind that of men and gives impression that women were not particularly active.

Also ⁷observed that measurement of women’s labour force participation has always been problematic because the methods commonly used to collect information on women working lives are inadequate and sometimes misleading⁸, and ⁹ noted that women spend more time on non-market activities or on unpaid work which prevents them from seeking paid employment, particularly if they are not supported by socio- cultural attitudes and/or family- friendly policies and programmes that allow them to balance work and family responsibilities.

From the foregoing, it is evidently demonstrated that women in Nigeria are yet to benefit fully from the objective of the Beijing Platform of Action with call to governments to “eliminate occupational segregation and all forms of employment discrimination”⁶. Consequently, majority of women turn to the informal sector of the economy. Activities in the informal sector are estimated to have increased from the region of 50 percent of the urban workforce in the late 1970s to 65 percent by the late 1980s¹⁰. ¹¹ Argues that female participation is overwhelmingly concentrated at the lower end of the sector. The informal sector, she argues is crucial in creating sustainable livelihoods for millions of urban households because it is a major means through which economic development filters through to the poorer sectors of the population.

¹¹Observed that informal sector trading seems to be the most popular occupation of women in Nigeria. Gender based exclusion; discrimination in informal employment largely explains why more women than men are in informal employment. As maintained by¹² that women remain poor and vulnerable even within the informal sector. This is because majority of their microenterprises are too small to come within the governments size categories, so they do not qualify for official assistance.

Poverty is universally recognised as a multidimensional phenomenon, extending beyond a lack of income to a lack of the basic capabilities to live in dignity, Elaborating on this definition, the former independent expert on the question of human rights and extreme poverty characterized poverty as “the combination of income poverty, human development poverty and social exclusion”¹³. As observed by¹⁴ where processes of social exclusion persist those who are already poorly endowed with assets may well become gradually, more marginalized. Thus, marginalization of women is also attributed to feminization of poverty and dependency of women¹⁵.

With regard to sourcing business start-up capital, ¹⁶observed that women constitute greater proportion of client base. In another related report obtained by NBS, the number of men who accessed micro credits made available by NAPEP in (2007) was 20,098 (7.92 percent) while that of women was 8,550 (29.8 percent). He also reiterated that women are always excluded from institutional finance services for reasons attributed to their inability to provide collateral. Frustrated, they turn to informal sources which are not always reasonable or reliable.

The roles of women in certain critical areas of housing development had been analysed and identified by¹⁷. These include in designing and planning, production of building materials, financing actual construction, accessibility to facilities that make a shelter a home. One of the in-depth studies of women at construction sites by¹⁸ reflected that women remained drawers of water and their daily sustenance depended on availability of daily paid jobs on construction sites. Despite all these limitations; women still find their way in activities taking place on construction sites and do contribute indispensably to construction processes. This is the termed that¹⁷ referred to as which “non – construction related services” of which microenterprise is one of those services.

There has not been any single acceptable definition of microenterprise. ‘Microfinance’ according to Oxford Advanced Learners’ Dictionary is defined as “the activity of managing money on a small scale.” For this study therefore, a microenterprise could be referred to as a scale establishment where the number of workers is less than ten (10) persons. This enterprise is a very attractive one to women because of low policies, institutional and process barriers to entry and the flexible nature of the work, which makes it easy to combine employment with domestic responsibilities. An estimate by¹⁹ in 1986 show between one in every tenth houses and one quarter of all dwellings in the cities of developing countries has an enterprise on the premises. He further stressed that the least profitable HBE’s (home based enterprise) were likely to be operated by women. When this observation is added to the fact that female headed households tend to have fewer members in the work-force, this implies that not only is the average income of women engaged in HBE’s less than males, female – headed households have significantly lower incomes than other households¹⁹.

Another research by²⁰ in Norway revealed that most women entrepreneurs accepted that they are satisfied in making their own decisions, completely independent and are able to organize their time. According to Norway’s 1997 labour market statistics, the total number of people in the country who are self-employed is 169,000 which amount to 7.7 percent of the total labour force. Of these figure 72 percent (125,000) were men while 26 percent (44,000) were female.

In Canada, ²¹ reported that women’s motivations for entrepreneurship included the desire to be their own boss, financial independent for independence and increased self-esteem. Self – employment or entrepreneurship has been on increase. Two – thirds of women entrepreneurs work full time²². The challenge facing the women owned micro – enterprise includes lack of adequate finance/ non – availability of financial support²⁰, lack of diversity as noted by²³ and weak linkages relationships or association. As noted by¹² “the contribution of Nigerian women has largely been ignored in official statistics”. Thus, the present study highlights the impact and importance of women micro – entrepreneurs on our construction development sites.

RESEARCH METHODOLOGY

The scope of coverage of this work was limited to construction sites in Ogbomoso township of Oyo state, Nigeria. Ogbomoso is a growing town and the second largest in Oyo state and since the establishment of Ladoke Akintola University of Technology, the town has been experiencing rapid growth both in population and physical development. Many construction activities have thus been established ever since, in order to meet the challenge for housing demand and accommodation for other educational activities taking place in the town. The major construction site identified during the course of this study includes the teaching hospital complex both for Ladoke Akintola University of Technology Teaching Hospital and Bowen University Teaching Hospital. The shifting of the only general hospital to a new site within the township is another area of construction activities, while the development of faculty buildings within LadokeAkintola University of Technology, the Lautech, College of Health Sciences and other major areas of construction site especially those of hostel accommodation, guest houses and private residential developments (estates) are not left out in this exercise.

The sample frame for this study was gotten from all the construction sites mentioned above. From the sample frame, construction sites which were large enough for micro-entrepreneurship, activities were purposively selected for the study. Primary data using structured questionnaires, interviews and site visits were adopted. Questionnaires were designed to obtain information about personal data of the respondents to depict their profile and to cover various aspects of activities engage in and different factors militating against their activities on construction sites and how they think they can overcome such challenges. Personal interviews were conducted among the women entrepreneurs in order to solicit for more information about the challenges facing women in their daily activities on construction sites. The data collected were analysed with the use of descriptive and inferential statistical method. The two major hypotheses were tested using pearsons' correlation technique. The method was used to show whether there is correlation between the initial take-up capital and the income of the women entrepreneurs and to show whether there is relationship between the income and savings of women micro- entrepreneurs on construction sites.

RESULTS AND DISCUSSION OF FINDINGS

Respondents Profile

A total number of ninety two questionnaires were administered to women entrepreneurs engaged in micro businesses at housing and construction site in Ogbomoso, Nigeria. The age distribution of the respondents indicated that 64.0% of them were between 15 – 44 years while only 2.2% were within 60 – 64years .With regard to marital status, 63.% of the women were married while 1.2% and 4.3% were divorced and widowed respectively (Fig. 1).

The breakdown of the educational status of the entrepreneurs indicates that fifteen (16.3%) of the respondents attained only primary education level and more than half (58) 63% of the women completed secondary education while only two (2) of the respondents (2.2%) had post – secondary education. The rest seventeen (17) amounting to 18.5% of the respondents have no formal education or are drop outs.

Types of Enterprises

The major types of enterprises engaged in by the women entrepreneurs on the construction sites. is food selling. Almost half (47) of respondents (51.0%) were engaged in business of cooked food selling/hawking as shown in table 1. This may be due to the fact that one of the basic needs of the workers on site is food to sustain and replenish lost energy. The food sold on site include; Amala, beans, rice, cooked and roasted maize, bean cake (Akara) plantain (fried/roasted) cooked/roasted yam, Eba, Akpu, pounded yam and Semovita. This is followed by the demand for drink after eating which accounted for 19 respondents (20.6%). Eleven 11(12.0%) women engaged in fruit hawking. Selling of recharge card/phone call making on the construction site is another activities engaged in and this accounted for 6.5%, while Sales of confectionery accounted for 9.8% of the respondents. The type of enterprise engaged in by these women confirms the fact as observed by ²⁴ which found that women tend to be found in business establishment that are labeled as feminized sector which have low margin of return.

Reason for Business Establishment at Construction Site

Majority of the respondents (66.3%) established their businesses to sustain their families as shown in Table 2 below. A closely related group of 16.3 percent entrepreneurs started their businesses to support husbands or parents. Ten percent (10%) women entrepreneurs said they started their business to gain financial freedom while three percent (3%) of the older entrepreneurs said it became necessary for them to leave home to fight loneliness.

In order to ascertain whether there is any relationship between initial take up capital and income of women micro – entrepreneurs, the researchers tested the hypothesis that states that there is positive relationship between take – off capital and income of women micro-entrepreneurs. Investigations revealed that there is positive relationship between the two variables. The correlation between the variables: entrepreneurs' start –up capital and daily turnover which is 0.511 (see table 3).

This correlation shows that there is a positive relationship between entrepreneurs' start-up capital and daily turnover. What this implies is that all things been equal, the larger the initial investment, the much the income women derived from micro – enterprises established at housing construction sites. The ** indicates that the probability of this correlation is less than 0.01. This correlation is, therefore, significant even at 1 percent significant level. The hypothesis which states that there is positive relationship between start – up capital and income of women entrepreneurship at construction sites is thus accepted.

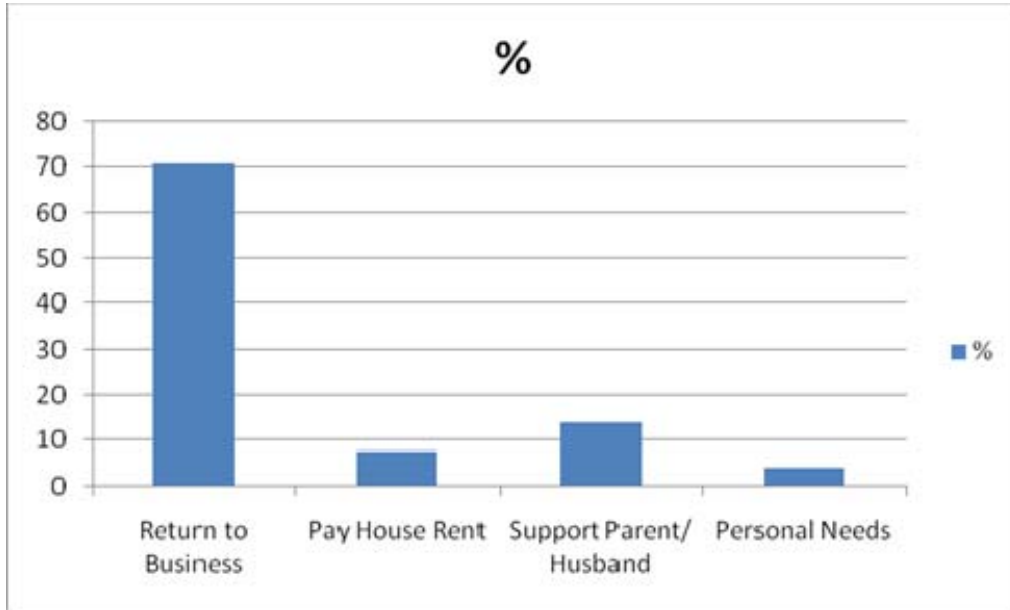


Figure 1: Marital Status of Respondents

Source: Field Survey, 2013

Table 1: Major Type of Microenterprise

Type of Microenterprise	Frequency	%
Food selling / vending	4	51.1 %
Drink Selling / vending	1	20.6 %
Fruits Selling / vending	1	12 %
Recharge cards	6	6.5 %
Others	9	9.8 %
Total	9	100 %

Source: Fieldwork, 2013

Table 2: Reasons for Business Establishment

Rationale for Business Start up	Frequency	%
Sustain family / self	6	66.3 %
Support Husband / parents	1	16.3 %
Financial freedom	1	10.8 %
Loneliness	3	3.3 %
No Response	3	3.3 %
Total	9	100 %

Source: Author's compilation, 2013

Table 3:Correlations between Start – up Capital and Turnover (Income)

		Start – up capital	I n c o m e
S t a r t – u p C a p i t a l	Pearson correlation Sig.		0 . 5 1 1 * *
	Sig. (2 – tailed)		0 . 0 0 0
	N	9	2
I n c o m e	Pearson correlation Sig.	0 . 5 1 1 * *	1
	Sig. (2 – tailed)	0 . 0 0 0	
	N	1	0

** Correlation is significant at the 0.01 level (2-tailed)

Table 4:Modes of Savings

M o d e s o f S a v i n g s	F r e q u e n c y	%
D a i l y / w e e k l y c o n t r i b u t i o n	6	0 6 5 . 2 %
M o n t h l y c o o p e r a t i v e t h r i f t	3	0 3 . 3 %
B a n k	1	2 1 3 . 0 %
D a i l y / w e e k l y c o n t r i b u t i o n a n d M o n t h l y c o o p e r a t i v e t h r i f t	5	5 . 4 %
M o n t h l y C o o p e r a t i v e t h r i f t / b a n k	3	3 . 3 %
D a i l y / w e e k l y c o n t r i b u t i o n / b a n k	1	1 . 0 %
L o c a l s a v i n g s	4	4 . 4 %
N o r e s p o n s e	4	4 . 4 %
T o t a l	9	2 1 0 0 %

Source: Fieldwork, 2013.

Table 5:Correlations Income and Savings

		I n c o m e	S a v i n g s
I n c o m e	Pearson correlation	1	0.583**
	Sig. (2 – tailed)		0 . 0 0 0
	N	8	9
S a v i n g s	Pearson correlation.	0 . 5 8 3 * *	1
	Sig. (2 – tailed)	0 . 0 0 0	
	N	8	9

** Correlation is significant at the 0.01 level (2-tailed)

Mode of Saving and Reasons for Saving

The women in the study area have different methods of savings for the raining day. Some (65.2%) as shown in table 6 saved daily or weekly with daily contribution (Ajo) for profit and usually the collector charges a fee. Some entrepreneurs (13.0%) saved in the bank while 5.4% make weekly and monthly contributions to cooperative and thrift societies. Four (4) respondents make use of local methods for their savings while the remaining combines two or more methods of savings (see Table.4).

In order to determine whether income of respondents influence their savings habit, the hypothesis which states that there is positive relationship between income and savings of women micro – entrepreneurs was tested. The analysis showed that there is positive relationship between turnover (income) and savings of women micro – entrepreneurs. The correlation between the variable daily turnover and savings is 0.583 (see table 5).

This correlation shows that there is a fairly strong positive relationship between entrepreneur's income and savings. The implication of this is that there is tendency to save more with increase in income. It is however clear that the women have positive and clear goals about making their business grow and are satisfied psychologically been business owners. The ** indicates that the probability of this correlation coefficient occurring by chance is less than 0.01 (1 percent). Hence, the hypothesis which states that there is positive relationship between turnover (income) and savings of women micro – entrepreneurs is accepted.

Responsibilities met with savings

A good number (66) respondent (71.7%) use their savings to expand their business while twelve (12) 13.1% entrepreneurs use their savings to support their husband and parents for those who are married and those living with their parents respectively. Four (4) 4.3% of them use their savings for personal needs while seven (7) 7.6% and three (3) 3.3% maintained that they use their income to pay house rent and cater for household needs respectively (see fig. 2). This further justifies the fact that not all families in Nigeria today can survive without the income of the woman especially from the formal and informal sectors.

Major Constraints to Business Operations

The major constrains encountered by the entrepreneurs include lack of capital and financial support. Lack of access to finance for the women is perceived as the major threats around which other problems revolves. About half (46) entrepreneurs (50%) complained about lack of credit facilities in accessing loans. Twelve (12) which accounted for 13% lacked adequate cash flow to restock goods which is another problem threatening the viability of their enterprise while most of their customers buy on credit and promised to pay later but which they never fulfill. Many of the women have to strain themselves financially in order to stay afloat. Many of the customers were sometimes dismissed or absconded from site without paying the women. Seasonality is another problem facing these women entrepreneurs. Ten respondents (10.9%) testify that the effect of the rain on their business is on high negative side. Thus it is concluded that inclement weather means end of business for a day for some of the entrepreneurs. Transportation cost is another major problem facing some of the entrepreneurs on the construction sites. Nine (9) 9.8% of the respondents admitted that the only means of transportation is by taxis and motorcycle (okada) for transporting their goods to sites. Difficulties with transportation include transportation between home and the business and transportation for business purposes. Transportation from home was observed to be very expensive. Another problem facing these women entrepreneurs is interference of family responsibilities with their business. Half (50%) of the respondents bear much more responsibility in the household as confirmed by them. This is in agreement with ²⁸the National Bureau of Statistic (NBS)'s Core Welfare Indicator (CWIQ) of 2006.

Suggested solutions

The solution proposed for the identified problems by respondents and as contained in table 6 vary greatly. 45.7% of the respondents suggested that provision of long term loan with low interest rate and less stringent collateral requirements will help stabilize their enterprise while 16.3% believes that if they have lesser family responsibility their business enterprise will be more stable. Eighteen respondents (19.6%) suggested that government should give their sizes and type of businesses some recognition. 8.7% entrepreneurs suggested that a more conducive environment such as designated selling outlets and stands should be provided on site so as to prevent their goods from effects of inclement weather.

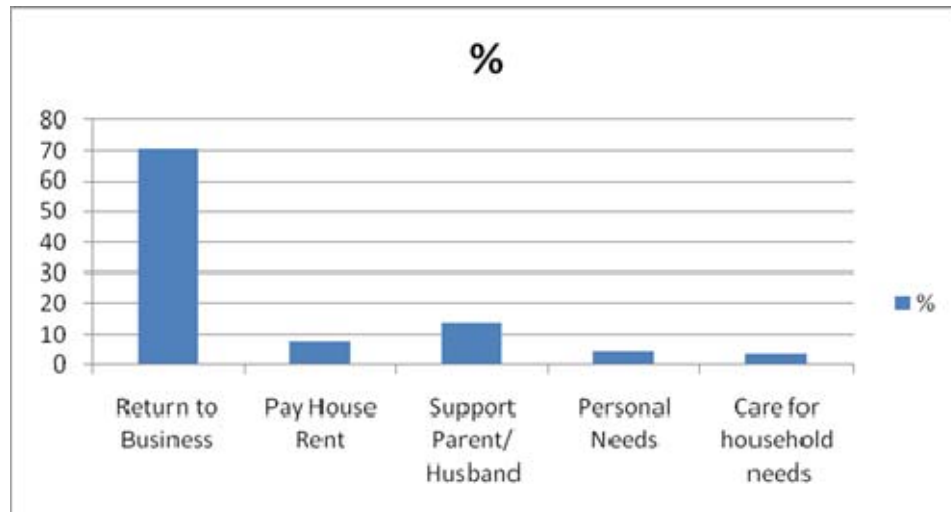


Figure 2: Responsibilities met with savings

Source: Fieldwork, 2013

Table 6: Suggested solutions

Suggested solution	Frequency	%			
Provision of long term loan with low interest	4	2	4	5	. 7
Less family responsibility	1	5	1	6	. 3
Government recognition of this kind of business	1	8	1	9	. 6
Provision of outlets for display of and sale of goods and products		8	8		. 7
Cheaper house rent and means of transportation		4	4		. 3
All of the above		5	5		. 4
T o t a l	9	2	1	0	0 %

Source: Author's compilation, 2013.

CONCLUSION AND RECOMMENDATIONS

The study revealed that construction and development is an important agent of change and this contributes significantly to the economic development of women in terms of wealth and employment creation and stimulation of indigenous micro – entrepreneurship. It also revealed that development at construction sites is the only contributor to the sustainability of women micro enterprises at construction sites. Based on the results and findings of the study, the following recommendations are made to foster improve an enabling business environment for the women entrepreneurs on construction site in Nigeria:- (a) Provision of access to sustainable micro – finance schemes, based on savings mobilization, and with simplified procedures. (b) Giving due attention to the characteristics of the target group (women entrepreneurs) and the existing barriers and constraints when designing services directed to them. (c) Identify and strengthen appropriate channels to deliver financial and non – financial services to women – headed micro enterprises through governments or non – governmental organizations, business associations, chambers of commerce or even commercial firms, (d) Promotion and development of technical and managerial training, choice of technology, information, legal counseling, marketing and management. (e) Recognize the economic potential of women entrepreneurs. (f) Dissemination of information on available business opportunities and support services . (g) Governmental agencies such as National Directorate for Employment (NDE) and National Alleviation for Poverty Eradication Programme (NAPEP) and the likes should increase and expand their support and service in a proactive and liberal manner through financing by informing the women micro – entrepreneurs about existing lending institutions their services and requirements and assist in presenting better business plans to lending institutions through could also lunching of public awareness about Basic Business Training Schemes (BBT) to help the women gain access to courses in book keeping and cash management

and follow – up such in order to build their self-esteem, and to allocate funds appropriately in order to yield optimum result.

In order to achieve these, there is need to maintain the correct proportion of their finances in three key areas; savings, insurance and investments. Thus, acquisition of financial management knowledge is a necessary factor in their success. This is to ensure that there is adequate cash at hand to meet the necessary capital expenditures as well as to assist in maximizing growth and profits. There is need to manage fund properly in order to ensure that at any point in time, there is adequate fund for the day to day running of the enterprise.

There is also need for adequate infrastructures such as modest sheds, seats and counter – tables for the display and sale of products to be provided by the NDE in collaboration with other stakeholders in housing and women issues. Business premises should be visited on a frequent basis, and services have to become more decentralized. Business advice could also be made available through media and awareness campaigns. Specifically, non- governmental organizations (NGOs) can contribute by providing technical knowhow, marketing support and process of entrepreneurship development among these women.

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