The scale **Journal Website:** https://thescalejournal.com.ng/
An Interdisciplinary Journal of
The ACADEMIC STAFF UNION OF POLYTECHNICS - ZONE D
ISSN: 2992-3727 Published 25th May, 2025

THE EFFECTS OF SOCO-ECONOMIC FACTORS ON GENDER-BASED ACCESS TO FINANCIAL SERVICES AMONG AGRIPRENEURS IN SOUTH-EAST, NIGERIA

Utazi, Churchill Ogbonna PhD [1]; Mbagwu, Godwin Ndubuisi I. PhD [2]
[1] Department of Agricultural Management and Extension,
[2]Department of Cooperative Economics.
Imo State Polytechnic Omuma. Imo State, Nigeria.
E-mail: church_ugwu@yahoo.com
godimbagwu@gmail.com
Corresponding Author: Utazi, C.O. (08037921525, 07082529214,)

Abstract
The specific objective was to analyse the effects of socio-economic factors on gender-based access to financial services among agripreneurs in South-East, Nigeria**.** Multistage sampling procedure was used in selecting 360 agripreneurs comprising equal number of male and female. Data collection was by questionnaire and interview while data analysis was by descriptive statistics and inferential statistics. The pooled result of the effects of socio-economic factors revealed that six variables- namely age, education level, scale of operation, annual income, experiences and membership of cooperative body were statistically significant. Education level, scale of operation, annual income and experiences were all statistically significant at 1% level of probability, while age and membership of the cooperative society were statistically significant at 5% level. The study showed that the effects of age (X_1), scale of operation(X_5), annual income (X_6), experience and membership of cooperative society(X_8) of the male agripreneurs were statistically significant. It further revealed that the effects education level, income and experience of female agripreneurs' access to financial services were highly significant at 1% level. It was recommended among others that agripreneurship as an enterprise should be encouraged by the government in Nigeria through implementation of programmes and policies as a means of poverty reduction especially among the youths.
Key words: Socioeconomic Factors, Gender, Financial services, Agripreneurs

Introduction

Gender includes the economic, political and socio-cultural characteristics, challenges and opportunities related with being male or female (United States Agency for International Development USAID, 2003). FAO (2009), noted that gender means masculine and feminine and the qualities or characteristics that society ascribes to each sex and not male and female. Gender means the socially and culturally defined roles, attributes, and privileges of females and males (Ministry of Finance Planning and Economic Development, 2006). It further noted that biological disparities between women and men are interpreted by different societies into a set of social expectations about the attitudes, activities, rights, power and resources they have.

Ogundipe (2007), noted that socialization process and stereotypes cause the disparities between males and females by the social models and in their self-concepts which influence how they manage their own affairs. Westen (1996), held that gender is the psychological meaning of being male or female, which is influenced by learning/culture; while sex is a biological classification based on genetic and anatomical differences. Ogundipe (2007), observed that gender roles which are considered ideal for males and females are set by the society. Gender is “a culturally-shaped group of attributes and behaviours given to the male or the female” and the roles that the society ascribed to men and women based on what is perceived to be their sex in the society.

Awunyo-Victor (2018), stated that with the diversification and conscious efforts to increase agricultural exports, access to financial services is vital to the agricultural sector's operations. He remarked that these

farmers demand credit for their activities because of lack of finance. Furthermore, he stated that, due to the cyclical nature of production, an ideal combination of productive resources is necessary to produce a productivity rise. He explained that farmers' access to financial services is thus a critical component in the promotion of agricultural productivity and modernisation, and it is a vital component of any poverty reduction/development strategy for the future. Carter (1989), noted that access to financial services, particularly credit, affect agricultural production by allowing farmers to overcome credit constraints, resulting in a more efficient allocation of resources. "This type of influence will push the farmer along a particular production surface to a more intense and remunerative input combination," he explained. He noted that these funding can also be utilized to purchase new technology packages, such as better seed kinds that are high-yielding and disease-resistant.

Asmundson (2011), defined financial services as the process or transaction required to obtain the financial good. According to him, financial services include banking, investing, and insurance. The banking services include the safekeeping of deposits, issuance of credit and debit cards, and the lending of money. The investment services include stocks and bonds. Tax and accounting financial services include accountants and tax filing services, currency exchange and wire transfer services, and credit card machine services and networks. Insurance services provide protection against death or injury (e.g. life insurance, disability income insurance, health insurance), against property loss or damage (e.g. homeowners insurance, car insurance), or against liability or lawsuit - among several other more targeted classification.

Financial services also include providing the entrepreneurs including agripreneurs with financial management services such as financial education. Financial education is by the definition of the OECD (2005), a process where the user of financial services/investors improves their understanding for financial products, notions and risks and on the bases of information, instructions and objective advice develop the skills and confidence in strengthening information about financial risks and occasions. Investors make decisions on the bases of good information, and are acquainted with the fact where to find help and take other effective measures for improving their wealth (OECD, 2005).

Bairwa et al. (2014(b), noted that entrepreneurship in agriculture involves trying to know how to start and grow a lucrative farm business. Dollinger (2003), described agriculture entrepreneurship as the formation of creative economic organizations for the purpose of growth or profit in the face of risk and uncertainty. Nwibo et al. (2016), defined agripreneurship as the beneficial combination of agriculture and entrepreneurship that transforms a farm into an agribusiness. They observed that agripreneurship is identical with agricultural entrepreneurship and it refers to the formation of agribusiness in the agriculture and related industry. They further noted that in the face of rising unemployment and poverty in rural regions, as well as slow agricultural growth, agriculture needs more entrepreneurship to increase productivity and profitability.

The disparity in the socio- economic characteristics of agripreneurs in South-East Nigeria which affect gender access to financial services among them has called for serious studies as to finding the causes and proffering solution to this problem. This study is therefore aimed at analyzing the effect of socio-economic characteristics of agripreneurs on gender-based access to financial services in South-East, Nigeria.

The specific objective was to analyse effects of socio-economic characteristics of agripreneurs on gender- based access to financial services in South-East, Nigeria

Methodology

Study Area

This study was conducted in South East Nigeria which is one of the six (6) geopolitical zones of Nigeria and is made up of five States out of the thirty-six (36) States of the country, including the federal capital (Abuja). The five States are; Abia, Anambra, Ebonyi, Enugu and Imo. National Population Commission (2019)

ISSN: 2992-3727 Published 25th May, 2025

projected report stated that the region population of 22,012828 people is distributed as follows: Abia, Anambra, Ebonyi, Enugu, and Imo States each has 3,841,943, 5,599,910, 3,007,155, 4,396,098 and 5,167,722 people, respectively. National Population Commission NPC (2006) noted that it has an estimated land area of 5824.7sq.km. The inhabitants of South East Nigeria are predominantly farmers who are mainly on subsistence level under rain-fed agriculture.

Sampling Technique

The population for the study consists of all agripreneurs in the South- East Nigeria. A multi stage sampling technique was used to select the respondents for this study. The first stage was a random selection of three (3) states out of five (5) states in the South-East. Imo, Abia and Ebonyi States were selected. The second stage was the random selection of three (3) agricultural Zones in from each of the selected States. The third stage was the purposive selection of 4 LGAs from each of the Zones in the selected States based on the high numbers of agripreneurs from them, giving a total of twelve (12) Local Government Areas from each of the selected States.

Fourthly, from the merged list of registered agripreneurs with State Agricultural Development Programme (ADP) and All Farmers Association of Nigeria (AFAN), 10 registered agripreneurs with equal numbers of males and females based on the characteristics of agripreneurs agripreneurs which include, fostering innovation, generating growth, risk bearing, profit maximization, starting a nascent business and growing big among others were randomly selected from each of the selected LGAs in the Zones. From the three selected states, three hundred and sixty (360) respondents were used for the study.

Data Collection

Primary data for the study were collected using structured questionnaire that were administered to the agripreneurs who were the direct primary providers of information for the study. Oral interview was used where necessary.

Data Analysis

Multiple regression analysis was employed to achieve the objective of the study.

The implicit model for the objective is stated thus:

$Y_1 =$ f ($X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8$, e) ..... (2.1)

Where;

Y_1= Volume of financial service accessed by agripreneurs.

X_1= Age (years)

X_2=Marital status (married=1, unmarried=0)

X_3= Agripreneurs level of education (number of years)

X_4= Household size (number of persons)

X_5= Scale of operation (small=0, large=1)

X_6=Annual income of the Agripreneurs (Naira)

X_7=Experience in the enterprise (Years)

X_8=Membership of cooperative society

e =error term

The a priori expectation of the model is stated thus;

Age of the agripreneurs (measured in years). It is argued that older agripreneurs are more experienced and more reliable than the younger agripreneurs. On the other hand, younger agripreneurs are more independent, vibrant and are more likely to meet with the requirements (collateral) that are prerequisite for accessing the financial services. Hence, age might have a positive or negative effect on access to financial services.

ISSN: 2992-3727 Published 25th May, 2025

Marital status (measured as a dummy,1 for married, 0 for single). Agripreneurs who are married may be saddled with the challenge of family upkeep which may reduce access to financial services. The female agripreneurs may be facing challenges of traditional, legal and cultural barriers which may affect access to financial services. The sign for the coefficient of the variable is therefore expected to be negative.

Level of education (measured in years). Higher level of education enables agripreneurs to comprehend more complex information, keep business records and make the right decisions which are basic conditions for accessing financial services. Hence agripreneurs with higher level of education may have more access to financial services.

Household size of agripreneurs (measured in number of persons). This is the total number of persons living and feeding in the agripreneurs' house. It is expected that as their numbers increase, the consumption requirements increase and as a result, there is pressure on the limited resources and on the agripreneurs to meet up with the upkeep of the household. With increase in household size, it is therefore expected that access to financial services decreases. The expected sign for the coefficient of this variable is therefore negative.

Scale of operation (measured in dummy, 1 for large, 0 for small). Agripreneurs who have large scale business may have good business history and record, experience and verifiable assets which could be used as collateral thereby making access to financial services easier. Hence large scale of operation might have a positive effect on access to financial services among agripreneurs.

Annual income (measured in Naira). Agripreneurs with higher income may make more profit in their business, hence may have more access to financial services since they can meet up with the basic requirements for easy access to financial services.

Experience (measured in years). Experience in business is expected to improve the management skills and expertise of the agripreneurs which is very vital for the growth of their business enterprise. Agripreneurs who are experienced are expected to be more successful in business and as well have more access to financial services.

Membership of cooperatives (measured in dummy; 1=member, 0= non- member). Membership to cooperative is expected to be positively signed with access to financial services. This is because members of the cooperative societies pool their resources together, adopt more technologies and get more information than non-members of the cooperatives. It links people to a larger society and exposes them to a more variety of ideas including those that will facilitate access to financial services.

Results and Discussion

Table 1. The effects of socio-economic factors on volume of financial services accessed by agripreneurs (Pooled)

Variable	Linear	Exponential	Semi-log	Double- log
Constraint	12961.81	10.366	-3975470.87	4.698
	(0.321)	(28.109) ***	(-2.704) **	(3.508) ***
Age (X_1)	-10147.58	-0.014	-509855.62	-0.767
	(-1.214)	(-1.827) **	(-1.390)	(-2.29) **
Marital Status (X_2)	-184334.209	-0.200	-330675.45	-0.684
	(-0.596)	(-0.708)	(-0.725)	(-1.649)
Educational Level (X_3)	16967.17	0.076	86500.505	0.625
	(1.381)	(6.727) ***	(0.625)	(5.171) ***
Household Size (X_4)	-16349.03	0.020	-21322.77	0.191
	(-0.447)	(0.162)	(-0.109)	(1.075)

Scale of Operation (X_5)	378513.41 (2.630) **	0.455 (3.455) ***	1064491.04 (3.021) ***	1.234 (3.846) ***
Annual Income (X_6)	0.118 (4.244) ***	1.202E-007 (4.727) ***	320112.59 (5.089) ***	0.394 (6.88) ***
Experience (X_7)	52417.611 (6.300) ***	0.083 (10.96) ***	534337.62 (4.541) ***	0.938 (8.754) ***
Cooperative Society (X_8)	40891.42 (0.588)	0.139 (2.192) **	302687.06 (0.977)	0.714 (2.529) **
R^2	0.272	0.542	0.257	0.536
R^{-2}	0.256	0.532	0.240	0.526
F-ratio	16.43***	51.956***	15.204***	50.715***

N/B: *** and** denotes significant at 1% and 5% respectively.

The discussions of the effects of socio-economic factors on the volume of financial services accessed by agripreneurs (pooled) were based on Table1.

Multiple regression model relating some socio-economic characteristics of the agripreneurs with volume of financial services accessed was tried in four functional forms of linear form, exponential form, semi log form and double log form. The exponential form was chosen as the lead model. The reason being that it provided the best fit among the four. It has the highest value of coefficient of multiple determinations (R^2). The R^2 of 0.542 showed that up to 54% of the variations in the volume of financial services accessed by the agripreneurs in South-East Nigeria was explained by the variations in the explanatory variables (the socio-economic characteristics of the agripreneurs) of the model. The rest (46%) was taken care of by the variables which are important but were not included in the model. The model had six statistically significant variables- namely age (X_1), education level (X_3), scale of operation (X_5), annual income (X_6), experiences (X_7) and membership of cooperative body (X_8). The level of education, scale of operation, annual income and experiences were all statistically significant at 1% level of probability, while age and membership of the cooperative society were statistically significant at 5% level. Being significant showed that they influenced access to financial services so much.

Age was negatively signed indicating that increase in age reduced access to financial services. This result implied that young agripreneurs within the context of this study had better access to financial services than the older ones. A further explanation of this is that young people are more vibrant, energetic and realistic in the volume of financial services demanded for and are likely to meet up with the requirements (collateral) that were prerequisite for accessing the financial services.

Marital status was also negatively signed indicating that married agripreneurs had less access to financial services. The implication of this result is that most of the married respondents are saddled with family challenges which reduce their access to financial services especially women who tradition demands that they may need the consent of their spouses before they access most of the financial services.

The level of education was positively signed indicating that increase in education attainment increased access to financial services. This implies that the more educated agripreneurs have more chances of accessing financial services than the less educated ones. This finding corroborates Olekamma et al. (2016), on the influences of entrepreneurial characteristics on small and medium enterprise accessibility to debt finance in Nigeria, who asserted that manager/owner education level influences SME's access to finance in Nigeria.

Scale of operation was also positively signed indicating that the larger the scale of business operation of agripreneurs, the higher the access to financial services. This also means that with a higher scale of operation, the agripreneurs will have a business history and records and verifiable asset which can stand as collateral thereby making access to financial services easier.

Experience of the agripreneurs in agripreneurship was also positively signed implying that increase in experience increased access to financial services. Experience in business will improve the managerial skill and expertise of the agripreneurs which are important for the survival of their agribusiness. This result corroborates the study of Okoli et al. (2014), who establish that the farmers with more experience in agribusiness would be more efficient, have better knowledge of the climatic conditions, better knowledge of efficient allocation of resources and market structures and are expected to run a more efficient and positive enterprise.

Annual income had positive sign implying that increase in annual income also increased access to financial services utilized by the agripreneurs. Fairlie (2005), opined that farmers with higher income would easily be involved in entrepreneurial activities than those with poor income. Increase income of agripreneurs would give them enough financial strength to meet up with financial obligation required for financial services access.

Membership of cooperative society was positively signed implying that increase in agripreneurs membership of cooperative society increased access to financial services. Members of the cooperative societies shared relevant financial information among them which increased access to financial services. Onubuogu et al. (2014), established that membership of cooperative society afforded farmers the opportunity of sharing information on modern farming practices and projects a collective demand. The F-ratio was statistically significant at 1% level showing the overall significance of the model.

Table 2: The effects of socio-economic factors on volume of financial services accessed by male agripreneurs

Variable	Double log	Semi log	Exponent	Linear
Constant	7.472	-2207780.64	9.403	513170.85
	(3.92) **	(-0.883)	(8.579) ***	(0.359)
Age (X_1)	-1.134	-682049.18	-0.015	-6556.56
	(-2.42) **	(-1.112)	(-1.513)	(-0.493)
Marital Status (X_2)	-1.297	-1154824	-0.515	-516786.059
	(-1.491)	(-1.011)	(-1.48)	(-1.141)
Education (X_3)	0.323	-432609.456	0.046	-22192.56
	(1.383)	(-1.410)	(2.29) **	(-0.846)
Household Size (X_4)	0.393	-179457.003	0.065	-44054.24
	(1.549)	(-0.045)	(1.28)	(-0.672)
scale (X_5)	2.036	965383.762	0.775	341496.52
	(4.55) ***	(1.644)	(4.133) **	(1.398)
Income (X_6)	0.307	360449.72	7.836E-008	0.111
	(3.96) ***	(3.539) ***	(2.44) **	(2.66) **
Experience (X_7)	0.973	856174.87	0.080	73997.34
	(6.097) ***	(4.08) ***	(7.09) ***	(5.055) ***
Coop.	0.891	515523.92	0.402	252340.09
Membership (X_8)	(2.23) **	(0.984)	(2.44) **	(1.176)
R^2	0.572	0.282	0.559	0.272
F-ratio	28.52***	8.414***	27.04***	8.004***

N/B: *** and** denotes significant at 1% and 5% respectively.

ISSN: 2992-3727 Published 25th May, 2025

Table3: The effect of socio-economic factors on the volume of financial services accessed by female agripreneurs

Variables	Linear	Exponentials	Semi log	Double Log
Constant	- 2047121.98 (-1.62)	9.446 (6.34) ***	-5026920 (-3.014) ***	2.270 (1.15)
Age (X_1)	-8979.89 (-0.915)	-0.009 (-0.809)	-66463.46 (-0.160)	-0.241 (-0.49)
Marital Status (X_2)	315969.36 (0.715)	-0-083 (-0.158)	-76061.46 -0.185	-0.617 (-1.27)
Education (X_3)	34460.69 (3.09) ***	0.089 (6.75) ***	315094.29 (2.44) **	0.822 (5.41) ***
Household Size (X_3)	8319.58 (0.223)	-0.005 (-0.106)	155741.85 (0.714)	0.040 (0.158)
Scale of Operation (X_5)	419585.89 (2.53) **	0.186 (0.949)	1193704.39 (2.79) **	0.604 (1.20)
Income (X_6)	0.122 (3.43) ***	1932E-007 (4.57) ***	238954.29 (3.29) ***	0.894 (6.14) ***
Experience (X_7)	37682.19 (4.29) ***	0.083 (7.99) ***	320568.607 (2.59) **	0.894 (6.14) ***
Cooperative (X_8)	-8063.75 (-0.061)	0.163 (1.04)	-36586.79 (-0.109)	0.357 (0.901)
R^2	0.337	0.57	0.27	0.535
F-ratio	10.87 ***	28.30 ***	8.03 ***	24.59 ***

N/B: *** and** denotes significant at 1% and 5% respectively.

The entries on Table 2 and Table 3 showed the effect of the effects of socio-economic factors on volume of financial services accessed by male agripreneurs and female agripreneurs. The models were estimated in four functional forms of linear, exponential, semi-log and double-log. In line with statistical and econometric interpretation, the double-log form was chosen as a lead equation in the male regression model while the exponential was chosen as lead equation in female regression model. This is because they provided the best fit. They had the highest value of co-efficient of multiple determination (R^2) and a good number of statistically significant variables. The R^2 of 0.572 in male regression model and 0.57 in female regression model showed that up to 57% variation in the dependent variable (access to financial services) of male and female agripreneurs in South-East was explained by the socio-economic variables of the agripreneurs. The rest 43% could be attributed to variations in the variables though important but were not included in the model.

In Table 2, the male agripreneurs' regression model showed that five variables of the model, age (X_1), scale of operation (X_5) annual income (X_6) experience in occupation (X_7) and membership of cooperative society (X_8) were statistically significant. Age of the agripreneurs and membership of cooperative society were statistically significant at 5% level while income, scale of operation and experience were highly significant at 1% level. Being significant showed that those variables contributed immensely to variations of the dependent variable (access to financial services).

ISSN: 2992-3727 Published 25th May, 2025

In Table 3, the female agripreneurs' regression model showed that the variables of the model, education, income and experience were highly significant at 1% level. This showed that they contributed so much to access to financial services of the female agripreneurs.

In Table 2, the male agripreneurs' regression model showed that age of male agripreneurs and marital status had negative signs indicating that they negatively influenced access to financial services of the male agriprenuers, while others, education, household size, scale of operation, annual income, experience and membership of cooperative society were positively related to access to financial services of the male agripreneurs. The implication is that changes or increases in them increased access to financial services of the male agripreneurs.

In Table 3, the female agripreneurs' regression model showed that age, marital status and household size of the agripreneurs were negatively related to access to financial services of the female agripreneurs. This implied that variation in them decreased female agriprenuers' access to financial services, while others, education, income, experience, scale of operation and membership of cooperative society were positively related to female agripreneurs' access to financial services. This indicated that increases in them increased access to financial services of the female agripreneurs.

The F-ratios of both the male and female agriprenuers' regression models were statistically significant at 1% level indicating the overall significance of the models.

Conclusion

The effect of age (X_1), scale of operation (X_5) annual income (X_6) experience in occupation (X_7) and membership of cooperative society (X_8) of the male agripreneurs' access to financial services were statistically significant. Age of the agripreneurs and membership of cooperative society were statistically significant at 5% level while income, scale of operation and experience were highly significant at 1% level. The effect of education, income and experience of female agripreneurs' access to financial services were highly significant at 1% level. This showed that they contributed so much to access to financial services of the female agripreneurs. However, age of male agripreneurs and marital status had negative signs indicating that they negatively influenced access to financial services of the male agriprenuers, others, education, household size, scale of operation, annual income, experience and membership of cooperative society were positively related to access to financial services of the male agripreneurs. On the other hand, age, marital status and household size of the female agripreneurs were negatively related to access to financial services of the female agripreneurs. This implied that variation in them decreased female agriprenuers' access to financial services, while others, education, income, experience, scale of operation and membership of cooperative society were positively related to female agripreneurs' access to financial services.

Generally, the socio-economic characteristics of the agripreneurs had effects on their access to financial services negatively or positively. This study showed that enhanced socio-economic characteristics of the agripreneurs would increase access to financial services which would invariably improve their poverty status

Recommendations

Based on the findings of the study, the following recommendations. were made;

1.) Agripreneurship as an enterprise should be encouraged by the government in Nigeria through implementation of programmes and policies as a means of poverty reduction especially among the youths.

2) Efforts should be made by the government and non-governmental agencies to support the agripreneurs through provision of subsidies, price regulations, and organization of seminars, workshops and trainings on access to financial services to increase economic development in South-East Nigeria.

References

Asmundson. I. (2011). What Are Financial Services? Finance & Development, March 2011, Vol.48, No.1.

Awunyo-Vitor, D. (2018). Theoretical and Conceptual Framework of Access to Financial Services by Farmers in Emerging Economies: Implication for Empirical Analysis. Acta Univ. Sapientiae, Economics and Business, 6 (2018) pp 43–59.

Bairwa, S. L., Kalia, A., Meena, L. K., Lakra, K. and Kushwaha, S. (2014). Agribusiness Management Education: A Review on Employment Opportunities, International Journal of Scientific and Research Publications (IJSRP), 4, (2) pp.1 – 4

Carter, M. R. (1989). The impact of credit on peasant productivity and differentiation in Nicaragua. Journal of Development Economics 31(1): pp.13–36

Dollinger, M. J. (2003). Entrepreneurship-Strategies and Resources. Pearson International Edition, New Jersey.

Food and Agriculture Organisation FAO. (2009). FAO's Programme For Gender Equality in Agriculture and Rural Development; Bridging the Gap.

Ministry of Finance. Planning and Economic Development, (2006). Gender Inequality in Uganda: The status, causes and effects. Discussion Paper 11.

National population commission Report (2006).

National population commission Report (2019)

Nwibo, S.U, Mbam B.N. and Biam C.K. (2016). Determination of Agripreneurship among Rural tfHouse Holds of Ishielu Local Government Area of Ebonyi State. Journal of Biology, Agriculture and Health care. ISSN 2224-3208 (paper) ISSN 2225-093X (online) Vol.6, No.13, 2016

Ogundipe, M. (2007). Indigenous and contemporary gender concepts and issues in Africa. implication for Nigeria's development. Lagos: Centre for Black African Arts and Culture.

.

Okoli, V.B.N., Okereke, C.N., Onubuogu, G.C. and Esiobu N.S. (2014). Analysis of Participating and Non-Participating Commercial Agriculture Development Project (CADP) Farmers in Pineapple Production in Agwu LGA, Enugu State, Nigeria; Global Advanced Research Journal of Agricultural Science 3(8) pp. 259-270

Olekamma, K. and Tang, Z. (2016). The Influence of Entrepreneurial Characteristics on Small and Medium-Sized Enterprise Accessibility to Debt Finance in Nigeria. International Journal of Managerial Studies and Research, 4, (10).

Onubuogu, G.C. and Esiobu N.S. (2014). Policy Advocacy for Sustainable Agricultural Development Strategies; A Panacea for Green Economy Initiative in Imo State, Nigeria; Journal of Developing Country Studies Vol.4, No.18, pp: 128-138

Organization for Economic Co-operation and Development (OECD). (2005). Recommendation on Principles and Good Practices for Financial Education and Awareness; Recommendation of the Council.

United States Agency for International Development USAID. (2003). Gender Assessment for USAID/Caucasus June 2003.

Westen, D. (1996). cited in Gary, L. Brase, Lora. A, Monk. K. (2014) Explaining Sex Differences in Reactions to Relationship Infidelities: Comparisons of the Roles of Sex, Beliefs, Attachment, and Sociosexual Orientation. https://journals.sagepub.com/doi/full/10.1177/147470491401200106