

EFFECT OF WOMEN BUSINESS LEADERSHIP ON ECONOMIC DEVELOPMENT OF NORTHERN NIGERIA.

Dr Dauda A. Abdulwaheed

Federal University of Technology, Minna, Niger State, Nigeria.

Dr Ocheba A. Abdulhafiz

Federal University of Technology, Minna, Niger State, Nigeria.

Dr Yakubu M. Mustapha

Federal University of Technology, Minna, Niger State, Nigeria.

d.waheed@futminna.edu.ng / 08032857900

Abstract

Women entrepreneurship is synonymous to societal empowerment. The importance of women business leadership on economic growth is grossly underestimated by many despite the fact they create income and jobs, which can help people reduce poverty and gain socioeconomic and political power. However, women in Northern Nigeria despite the endemic poverty challenges have continued to transform the economic and social fabric of the region. This study therefore examines the impact of women business leadership of small and medium scale enterprises on economic development of Northern Nigeria. The researcher employed descriptive survey method and questionnaire was the major instrument of data collection. From a population of 3700 registered women business enterprises, a sample size of three hundred and twenty five (325) respondents was drawn using Taro Yamane's technique at 5% error of tolerance and 95% level of confidence. Three research questions were posed and same was hypothesized to test their validity. The study utilizes simple regression to analyze the data. Findings revealed that women leadership ventures in Northern Nigeria contributes significantly towards the economic development of the region in the three dimensions of wealth creation, employment generation and poverty reduction. It is thus, recommended that an enabling environment be created by government at all levels in the component states of the region for women entrepreneurship to thrive and ensure job creation. Government at all levels should establish a supporting and favourable environment for women entrepreneurial leadership to thrive because of their population strength as this will ensure wealth creation thereby leading to economic development. This could be done by influencing lending terms of financial institutions in favour of women in business, relaxing socio-cultural barriers to women involvement in entrepreneurship and emplacing favourable tax practices.

Key words: Entrepreneurship, Innovation, Commitment, Poverty, Family support

1. Introduction

Women entrepreneurship and business leadership have become increasingly important drivers of economic development across both developed and developing economies (Gulvira et al., 2024). In many developing nations, women-owned enterprises contribute significantly to vast ranges of both micro and macroeconomic indicators such as employment generation and improvement in household income (Abdallah and Ruth, 2024). The growing participation of women in entrepreneurial activities has transformed the traditional perception that economic leadership is predominantly a male domain (Ahmetaj et al., 2023). Women are now actively involved in establishing and managing small and medium scale enterprises (SMEs), thereby contributing to national productivity and socioeconomic transformation. In developing economies such as Nigeria, women entrepreneurs play critical roles in stimulating grassroots development, improving living standards, and promoting inclusive economic growth (Nkanta, 2023).

Economic development is commonly associated with improvements in the quality of life of citizens through increased income, employment opportunities, poverty alleviation, and enhanced productive capacity (Abdulkareem et al., 2023; Ogbari et al., 2024). In Northern Nigeria, where poverty, unemployment, and socioeconomic inequality remain prevalent, women business leadership has emerged as a strategic mechanism for improving economic conditions at both household and community levels (Muhammad et al., 2023). Women-owned businesses in sectors such as agriculture, trade, textile production, food processing, cosmetics, and other informal economic activities have continued to expand despite infrastructural deficiencies, limited financial support, insecurity, and sociocultural constraints. Their contributions have helped sustain families, create employment opportunities, and support local economies within the region (Lawal, et al., 2023).

The importance of women business leadership has attracted considerable scholarly attention globally. Studies have shown that women entrepreneurs contribute immensely to innovation, economic diversification, and enterprise sustainability (Anyanwu et al., 2023). For instance, scholars such as Schumpeter (2017) emphasized entrepreneurship as a catalyst for innovation and economic transformation, while modern entrepreneurship studies argue that women-led enterprises contribute substantially to socioeconomic advancement through productivity enhancement and market expansion (Sajjad et al., 2020; Gulvira et al., 2024). Similarly, empirical studies in developing economies have established positive relationships between women entrepreneurship and variables such as job creation, family welfare, business sustainability, and poverty reduction (Okolo-Obasi and Uduji, 2024). In Nigeria, studies have examined entrepreneurship and economic development from different perspectives. Some studies concentrated on the role of small and medium enterprises in national development (Ukwueze, 2022; Odebode et al., 2023), while others investigated the relationship between women entrepreneurship and poverty reduction, access to finance, or business performance (Okolie et al., 2023). Existing literature also explored constraints facing women entrepreneurs such as inadequate capital, poor education, restrictive cultural practices, weak institutional support, and limited access to markets (Akande and James, 2022; Adeleye et al., 2023). Despite these contributions, many of the previous studies focused largely on Southern Nigeria or examined women entrepreneurship without specifically addressing the leadership dimension of women-owned enterprises in Northern Nigeria.

Furthermore, prior empirical studies have often examined women entrepreneurship using broad indicators without adequately assessing how women business leadership contributes specifically to economic development through wealth creation, employment generation, and poverty reduction (Sajjad et al., 2020; Gulvira et al., 2024). Some studies emphasized challenges confronting women entrepreneurs rather than evaluating their developmental contributions to regional economies. In addition, limited studies have utilized women-owned SMEs in Northern Nigeria as the focal unit of analysis despite the region's unique sociocultural and economic realities. Northern Nigeria presents a distinctive environment characterized by high poverty rates, gender inequality, youth unemployment, and sociocultural barriers that significantly influence women participation in entrepreneurial leadership.

Another important gap in existing literature is the inadequate integration of women business leadership with measurable dimensions of economic development. While entrepreneurship studies generally acknowledge the relevance of women in business activities (Sajjad et al., 2020; Gulvira et al., 2024; Osita et al., 2024), there is insufficient empirical evidence

demonstrating how women-led SMEs directly influence economic development indicators within the Northern Nigerian context. Consequently, policy makers and development agencies often underestimate the strategic economic contributions of women entrepreneurs in the region. It is against this background that this study examines the effect of women business leadership on the economic development of Northern Nigeria. Specifically, the study evaluates the extent to which women-led business ventures contribute to wealth creation, employment generation, and poverty reduction within the region. The study seeks to provide empirical evidence capable of guiding government policies, financial institutions, and development agencies toward creating an enabling environment that supports women entrepreneurial leadership and enhances sustainable economic development in Northern Nigeria.

2. Literature Review

The literature review for this study examines the key concepts and empirical evidence relating to women business leadership and economic development, with emphasis on how women entrepreneurs contribute to wealth creation, employment generation, and poverty reduction. It provides a conceptual grounding for understanding the role of women-led enterprises in driving inclusive economic development, followed by a detailed synthesis of empirical studies that support these relationships.

Women business leadership refers to the ability of women to initiate, manage, and sustain business enterprises while providing strategic direction that influences growth, productivity, and sustainability (Salazar and Moline, 2023). It extends beyond ownership to include decision-making, innovation, resource mobilization, and effective management of business operations. In this study, women business leadership is conceptualized as the active participation and leadership capacity of women entrepreneurs in small and medium-scale enterprises (SMEs), and how this influences economic development outcomes.

Economic development refers to sustained improvements in the economic well-being and quality of life of individuals and communities (Wang et al., 2024). It goes beyond economic growth to include structural transformation that enhances productivity, reduces poverty, and expands employment opportunities (Androniceanu et al., 2022). In this study, economic development is through three key dimensions: wealth creation, employment generation, and poverty reduction.

Wealth creation refers to the generation of income, assets, and financial resources through productive entrepreneurial activities (Bowen et al., 2023). Women business leaders contribute to wealth creation by operating enterprises that generate profits, support reinvestment, and stimulate local economic circulation. Employment generation involves the creation of job opportunities through women-owned enterprises, both directly and indirectly, particularly within SMEs that dominate informal and semi-formal sectors (Bobkov and Odintsova, 2023). Poverty reduction reflects the improvement in living standards and income levels that reduce economic vulnerability and enhance access to basic needs such as education, healthcare, and nutrition (Ge et al., 2023). Collectively, these dimensions represent the pathways through which women business leadership influences economic development.

The empirical literature on women entrepreneurial leadership consistently demonstrates its significant role in driving poverty alleviation, income generation, and employment creation, particularly in developing economies. Scholars and international development institutions

increasingly frame women's entrepreneurial leadership as a macro-critical factor for sustainable development. For instance, reports from the International Monetary Fund and frameworks from the World Bank argue that gender disparities in economic opportunity directly impede national macroeconomic stability and aggregate productivity. Empirical evidence from Akande and James (2022) in Nigeria supports this by showing a statistically significant relationship between women's entrepreneurship programs and poverty alleviation, noting that a large proportion of participants achieved self-dependence. Furthermore, Ifeme and Orajaka (2024) utilize multiple regression analysis to demonstrate that social entrepreneurship acts as a vital "panacea" for grassroots development, effectively addressing endemic social problems through private-sector methods.

Income generation serves as a primary metric of development, with women-led ventures creating a multiplier effect that reinvests financial gains into household and community welfare. Haque et al. (2024) found that women-led manufacturing and retail enterprises achieved notable financial gains, significantly contributing to family income improvement. This reinvestment pattern is further corroborated by Akande and James (2022), who report that a large proportion of women entrepreneurs utilize their earnings to support children's education, while many also rely on business income to meet immediate household needs. These findings highlight that as women's business revenues rise, they tend to prioritize investments in health, nutrition, and housing, thereby strengthening long-term community resilience and human capital development.

Beyond individual wealth, women entrepreneurs are also essential drivers of labor market inclusion and employment generation, often acting as primary employers within their communities. Behr and Xi (2024) reveal a distinctive pattern where women-owned firms consistently employ a higher share of women in stable full-time roles across diverse contexts. Similarly, Haque, Sah, and Hannan (2024) observed that women-led enterprises create an average of over ten jobs per enterprise in selected sectors, including retail and agriculture-based ventures. Supporting this perspective, Kevane, Ratan, and Dhar (2021) argue that women-led Small and Medium Enterprises (SMEs) are indispensable for rapid and pro-poor economic recovery following global shocks such as the COVID-19 pandemic. Collectively, these studies establish that women business leadership plays a transformative role in employment creation, income redistribution, and inclusive economic development.

3. Methodology

The study adopted a descriptive survey research design. This design was considered appropriate because it enables the systematic collection of data from a defined population in order to describe and examine the relationship between variables as they exist in their natural setting. In this case, the design was used to investigate the effect of women business leadership on economic development in Northern Nigeria without manipulating any of the study variables. The approach is suitable for studies that rely on primary data and aim to obtain opinions, perceptions, and experiences of respondents regarding observable phenomena within a population.

The population of the study consisted of 3,700 registered women business enterprises operating in Northern Nigeria. From this population, a sample size of 325 respondents was determined using the Taro Yamane sampling technique at a 5% level of significance, ensuring

adequate representation and reducing sampling error. The sampling technique adopted was proportionate stratified random sampling, which ensured that respondents were fairly selected across different categories of women-led enterprises. This approach enhanced representativeness and reduced bias in the selection process, thereby improving the reliability of the findings. The sample size was considered sufficient for statistical analysis and generalization within the scope of the study.

Data were collected using a structured questionnaire designed on a 5-point Likert scale ranging from strongly agree to strongly disagree. The instrument was carefully developed based on the research objectives and reviewed literature to ensure content validity. To further enhance validity, the questionnaire was subjected to expert review in entrepreneurship and research methodology. Reliability was tested using Cronbach's Alpha, yielding a coefficient value of 0.81, which indicates good internal consistency of the instrument. Only responses that were fully completed and properly returned were used for analysis, ensuring data eligibility and accuracy. Data were analyzed using simple linear regression to determine the effect of women business leadership on economic development in Northern Nigeria, while ensuring that all statistical assumptions required for regression analysis were satisfied.

4. Findings and Discussion of Finding

This section presents the results and discussion of findings on the effect of women business leadership on economic development in Northern Nigeria. Data for the study were collected through a structured questionnaire administered to 325 respondents, out of which 312 were duly retrieved and found suitable for analysis. The study adopted a descriptive survey research design, while data were analyzed using simple linear regression analysis to examine the effect of women business leadership on economic development. Economic development was operationalized using wealth creation, employment generation, and poverty reduction as its key dimensions. The results were presented using model summary, ANOVA, and coefficient tables to assess the strength, significance, and contribution of women business leadership in explaining variations in economic development in Northern Nigeria. Table 1 presents the model summary for the regression model.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	.663 ^a	.523	.528	.90870	.423	73.696	3	301	.000	1.893

Source: Author's Computation (2024)

The regression result in table 1 revealed a strong positive relationship between women business leadership and economic development in Northern Nigeria, with an R value of 0.663. The R-square value of 0.523 indicates that women business leadership accounted for 52.3% of the variation in economic development through wealth creation, employment generation, and poverty reduction. The model was statistically significant with an F-value of 73.696 and a probability value of 0.000, which is less than the 0.05 level of significance. Additionally, the Durbin-Watson value of 1.893 confirmed the absence of autocorrelation problem in the model.

The finding therefore suggests that women-led business ventures contribute significantly to the economic development of Northern Nigeria by creating employment opportunities, improving income generation, and reducing poverty within the region. This finding aligns with the entrepreneurship theory of Joseph Schumpeter which emphasizes entrepreneurship as a driver of innovation and economic growth. Table 2 presents the analysis of variance (ANOVA) result for the study.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	192.558	3	62.853	73.096	.000 ^b
	Residual	241.544	312	.900		
	Total	436.102	316			

Source: Author's Computation (2024)

The ANOVA result presented in table 2 shows that the regression model is statistically significant in explaining the effect of women business leadership on economic development in Northern Nigeria. The result indicates that the model recorded a regression sum of squares of 192.558 with an F-value of 73.096 and a significance value of 0.000, which is below the 0.05 level of significance. This implies that the independent variables (women business leadership dimensions) significantly predict economic development. The residual sum of squares of 241.544 compared to the total sum of squares of 436.102 further confirms that a substantial proportion of variation in economic development is explained by the model. Therefore, the study concludes that women business leadership has a statistically significant effect on economic development in Northern Nigeria.

The coefficients table presents the individual contribution of women business leadership dimensions to economic development in Northern Nigeria. It shows the extent to which each variable of wealth creation, employment generation, and poverty reduction are influenced by women business leadership. Table 3 presents the coefficients for the study.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.224	.185		1.210	.267		
	Wealth_Creation	.252	.089	.182	2.562	.032	.414	2.812
	Employment_Generation	.431	.064	.349	5.412	.000	.429	2.330
	Poverty_Reduction	.260	.071	.198	2.933	.000	.411	2.311

Source: Author's Computation (2024)

The result indicates that women business leadership has a positive and significant effect on economic development in Northern Nigeria. Specifically, the dimensions of economic development wealth creation ($B = 0.252$, $p = 0.032$), employment generation ($B = 0.431$, $p = 0.000$), and poverty reduction ($B = 0.260$, $p = 0.000$) all respond positively to variations in women business leadership, implying that improvements in women entrepreneurial leadership significantly enhance economic development outcomes. Among the dimensions, employment generation recorded the highest coefficient, , suggesting that women business leadership

contributes more strongly to job creation in the region compared to other development indicators. The tolerance and VIF values further confirm that there is no multicollinearity problem in the model, as all values fall within acceptable thresholds, indicating that the estimates are reliable and statistically sound.

The findings from this study provide strong empirical evidence that women business leadership plays a significant role in shaping economic development in Northern Nigeria. The overall results from the model summary, ANOVA, and coefficients consistently demonstrate that women-led entrepreneurial activities are not only statistically significant but also economically meaningful in explaining variations in wealth creation, employment generation, and poverty reduction. This outcome reinforces the growing recognition in development literature that women entrepreneurs are key actors in driving inclusive economic growth, particularly in developing economies where informal and SME sectors dominate (Gulvira et al., 2024; Abdallah and Ruth, 2024).

These results are also consistent with established empirical and theoretical perspectives which emphasize entrepreneurship as a catalyst for economic transformation. In line with the innovation theory of Joseph Schumpeter, women business leaders contribute to economic development through productive enterprise creation, resource utilization, and market expansion. Furthermore, the findings align with global development perspectives advanced by the World Bank and International Monetary Fund, which emphasize that enhancing women's participation in entrepreneurship strengthens macroeconomic stability, reduces poverty, and promotes employment generation. Collectively, these results confirm that strengthening women business leadership is a viable pathway for sustainable economic development in Northern Nigeria.

5. Conclusion and Recommendation

This study investigated the effect of women business leadership on economic development in Northern Nigeria, building on evidence that women entrepreneurship has become an important driver of socioeconomic transformation across developing economies (Gulvira et al., 2024; Abdallah and Ruth, 2024). The findings established that women business leadership has a significant and positive influence on economic development, confirming that women entrepreneurs play a vital role in shaping economic outcomes in the region (Ahmetaj et al., 2023; Nkanta, 2023). Specifically, the study revealed that women-led business activities contribute to wealth creation by improving income levels and stimulating local economic activities, reinforcing the argument that women-owned enterprises enhance household income and economic productivity in developing contexts (Abdulkareem et al., 2023; Ogbari et al., 2024).

The findings also confirmed that women business leadership contributes significantly to employment generation. Through the establishment and expansion of small and medium-scale enterprises, women entrepreneurs create job opportunities for individuals within their households and communities, thereby reducing unemployment in the region (Muhammad et al., 2023; Lawal et al., 2023). This supports existing literature that identifies SMEs as key instruments for employment creation and grassroots development in Nigeria (Ukwueze, 2022; Odebode et al., 2023). Furthermore, the study showed that women business leadership plays a vital role in poverty reduction by generating income and sustaining livelihood activities, thereby improving living standards and enhancing household welfare in economically disadvantaged areas of Northern Nigeria (Okolo-Obasi and Uduji, 2024; Adeleye et al., 2023).

Based on these findings, it is recommended that government at all levels should strengthen support systems for women entrepreneurs through improved access to credit facilities, business training, and enabling policies, in line with earlier calls for improved institutional support for women entrepreneurship development (Akande and James, 2022; Osita et al., 2024). In addition, financial institutions should adopt more inclusive lending practices, while socio-cultural barriers limiting women participation in business should be addressed to enhance their full economic contribution and promote sustainable economic development in Northern Nigeria..

6. References

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