



A Study on Small and Medium Enterprises, Women Empowerment and Poverty Reduction in Cross River State, Nigeria

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Abstract: This study examines the role of small and medium enterprises (SMEs) in women empowerment and poverty reduction among households in the Northern Senatorial District of Cross River State. Specifically, it aimed to: evaluate the impact of SMEs on women empowerment in the Northern Senatorial District of Cross River State and assess the impact of SMEs on poverty reduction in the Northern Senatorial District of Cross River State. This study adopted a descriptive survey research design. The population of this study comprises women engaged in SMEs (including trading, agro-processing, craft, and services) across the five LGAs in the Northern Senatorial District, as well as household heads in the same region. A multi-stage sampling technique was employed in the study. The sample size for this study was two hundred (200) women engaged in SMEs. The main instrument for data collection was the questionnaire, and primary data were analyzed using the Chi-square Statistical Technique. Findings from the Chi-square analyses revealed that there is a significant contribution of SMEs to women empowerment in the Northern Senatorial District of Cross River State. Further findings indicated that there is a significant contribution of SMEs to poverty reduction in the Northern Senatorial District of Cross River State. Based on the findings of the study it is recommended that government and financial institutions should expand access to low-interest loans, grants, and credit facilities specifically targeted at women-owned SMEs. Also, regular training programs in business management, digital marketing, record keeping, and financial literacy should be made available, particularly in rural areas. More so, government should invest in rural infrastructure such as roads, electricity, storage facilities, and internet connectivity to support SME activities and improve market access for products and services. Furthermore, government and private sectors should partner with NGOs and international development organizations to scale up successful SME interventions and promote inclusive development programs targeting women, among others.

Keywords: Small and Medium Enterprises, Women Empowerment, Poverty Reduction, Chi-square, Cross River State, Nigeria.

INTRODUCTION

The empowerment of women has gained recognition in the global development debate over the past 20 years as a crucial tactic for reducing poverty and promoting sustainable development as per United Nations Development Programme (UNDP)[1] and women's

empowerment has been found to be a catalyst for increasing productivity, fostering inclusive growth, and improving household welfare, especially through entrepreneurship and economic engagement [2]. In this regard, small and medium-sized businesses (SMEs) have become essential tools for advancing women's economic empowerment by offering venues for generating revenue, developing skills, and achieving financial independence.

The Nigeria plan for Growth and Poverty Reduction states that small and medium-sized businesses are essential to meeting the issues and goals of the Nigeria Vision 2020 (Nwaba, 2011). For many ages, Nigeria has been the hub of trade. Nigeria's economy depends on commerce, and the majority of its citizens rely on small-scale enterprises as their primary source of income, especially in the agricultural, fishing, and other industries. These industries play a major role in lowering unemployment and poverty. Prior to the revolution, Nigerians were more involved in micro, small, and medium-sized businesses as artisans and in other urban pursuits.

SMEs account for almost 96% of all firms in Nigeria and provide roughly 48% of the country's GDP, making them widely recognized as engines of economic growth [3]. In rural economies, where formal employment is scarce and women frequently work in commerce, agro-processing, handicrafts, and other informal sector activities to support their families, they are especially important [4]. By raising household income, expanding access to healthcare and education, and boosting general quality of life, women-led SMEs in particular have shown the ability to move families out of poverty [5].

The prevalence of poverty in the Northern Senatorial District of Cross River State, which encompasses local government areas like Ogoja, Obudu, Yala, Bekwarra, and Obanliku, is made worse by deteriorating infrastructure, restricted credit availability, and sociocultural norms that frequently prevent women from engaging in formal economic activities [6]. Government organizations and non-governmental organizations continue to work to encourage women to start their own businesses, but many of these programs fail because of inadequate execution, a lack of oversight, and low community involvement.

Development literature has demonstrated a strong connection between women's empowerment and poverty reduction. However, women still encounter major obstacles to economic involvement in many parts of Nigeria, notably the Northern Senatorial District of Cross River State. Despite the existence of a number of small-scale enterprises in the area, the potential of women-led SMEs to improve household livelihoods is underutilized because of enduring obstacles like a lack of funding, insufficient training, inadequate infrastructure, and deeply ingrained gender norms [4][7].

Due to their informal and subsistence-level operations, many women-owned SMEs in the area are unable to expand, generate employment, or have a major impact on reducing poverty [5]. Furthermore, because of their restricted access to financing, markets, and institutional support, small businesses frequently experience significant company death rates. These limitations continue to jeopardize the viability and expansion of women-led enterprises in the absence of focused interventions and supportive policies [8].

Furthermore, the majority of current research on women's entrepreneurship and poverty alleviation in Nigeria tends to focus on urban areas or adopt a generalized national perspective, ignoring the distinct socio-cultural and economic realities of rural communities like those in Northern Cross River State [6]. Empirical information about how women-led SMEs operate in these sectors, the types of assistance they receive, and the real results in terms of household

poverty reduction is scarce. Evidence-based policymaking and intervention initiatives are hampered by this lack of localized data.

Thus, this study seeks to fill this gap by investigating the specific role of SMEs in empowering women and reducing poverty among households in the Northern Senatorial District of Cross River State. Thus, this study seeks answers to these questions: How do SMEs contribute to women empowerment in the Northern Senatorial District of Cross River State? How do SMEs contribute to poverty reduction in the Northern Senatorial District of Cross River State?

The main objective of this study is to examine the role of SMEs in women empowerment and poverty reduction among households in the Northern Senatorial District of Cross River State. The paper is structured into five sections. After this introductory section, section two reviews related literature. The methodology is discussed in the third section. Section four comprises results and discussion of findings, and finally, section five draws conclusions based on the findings and recommends the way forward.

LITERATURE REVIEW

Conceptual review

i. Small and medium enterprises (SMEs)

The word "SMEs" has not yet been defined in a way that is widely accepted worldwide. SMEs are defined by Germany's Federal Ministry for Economic Affairs and Energy as companies with less than 500 workers or an annual revenue of up to 50 million euros (BMW 2014a). SMEs are defined by the European Commission as companies with less than 250 workers or annual revenue of up to 50 million euros. According to Obitayo (1991), small-scale businesses are those that employ full-time staff and have a working capital base of no more than N250,000. A small-scale firm is defined by the Nigerian Bank for Commerce and Industry (NBCI) as having a total capital of no more than N750,000 (including working capital but excluding land costs). According to Nigeria's third national development plan, SMEs are defined as manufacturing facilities with at least one employee and a total investment of no more than 600,000 naira in machinery and equipment (Abeh, 2017).

ii. Women empowerment

The multifaceted process of women's empowerment allows them to fully realize their identities and abilities in all areas of life. It entails strengthening their psychological, political, economic, and social capacities. Different academics have given different definitions and interpretations of women's empowerment. According to Nussbaum [9], true empowerment occurs when women are truly free to attain well-being and engage in life on an equal footing with men. This covers health care, political engagement, education, and safety from violence. According to UNDP (2001)[10], empowerment is a long-term process that includes participation in community activities, the development of awareness and decision-making capacity, and the alteration of systems that support inequality.

Women's empowerment, according to Kabeer (1999), is the process by which those who have been denied the capacity to make decisions come to do so. She claims that resources (preconditions), agency (the process), and accomplishments (outcomes) are all necessary for empowerment. According to Sen [11], empowerment entails giving women the ability to make decisions in life that were previously out of their reach. It entails expanding access to resources and changing the systems and beliefs that support discrimination against women.

iii. Poverty reduction

The term "poverty reduction" describes intentional tactics, laws, and programs meant to lessen and eventually eradicate poverty. It encompasses social inclusion, access to necessities, and sustainable human development in addition to income growth. Poverty reduction has been considered by a number of academics and organizations in distinct but connected ways: Sen [12] contends that poverty encompasses both a lack of wealth and the denial of fundamental talents. Therefore, increasing people's freedoms and capacities—such as their access to political participation, healthcare, and education—must be the primary goal of poverty reduction.

According to Todaro and Smith [13], poverty reduction is the process of raising the poor's income levels, employment possibilities, and access to social services. They place a strong emphasis on integrated approaches that deal with poverty's causes as well as its symptoms. According to the World Bank (2001)[14], reducing poverty entails giving the impoverished more opportunities, security, and empowerment. This entails improving the voice and involvement of the impoverished in decision-making while also facilitating access to markets, services, and assets.

Empirical Literature

SMEs and poverty reduction: The impact of small and medium-sized businesses (SMES) on reducing poverty in the central zone of Taraba State is examined by Rufai, Baba, and Ibrahim (2025). The study's population was 780, and a survey research design was employed. 264 respondents were chosen and given questionnaires using Taro Yamane's (1967) method; all of them correctly filled them out and returned them, making up 100% of the sample. Tables with frequency distributions, percentages, mean scores, and standard deviations were used to show trends in respondents' opinions. It was determined that SMEs have a critical role in reducing poverty in the central zone of Taraba State by boosting supply chains, providing inclusive employment, augmenting household income, and decreasing urban migration.

Sigah [15] investigated the impact of finance for small and medium-sized businesses (SMEs) on reducing poverty in Nigeria. This came once it was realized how important SMEs are to the process of economic development. The error correction model (ECM) technique was used to analyze the datasets from the World Bank and the CBN Statistical Bulletin. Bank loan to SMEs considerably decreased poverty during the studied period, according to the parsimonious ECM result. This result emphasizes how important SME financing is to Nigeria's economic growth.

In Minna, Niger State, Nigeria, Saleh and Usman [16] attempted to determine the role that micro, small, and medium-sized businesses (MSMEs) play in lowering poverty. The study uses secondary data and is descriptive in nature. A variety of research papers, journals, national and international periodicals, annual reports from MDAs, books, statistics, and public and private sector websites were used to gather pertinent data. According to the study, one tactic for lowering poverty in Nigeria is the utilization of MSMEs. Universities, governments, businesses, and other local, national, and worldwide groups should collaborate on the strategies.

Adedeji [17] investigated whether SMEs have an impact on poverty alleviation using the ARDL approach. The estimate illustrates how the contribution of SMEs to GDP affects the poverty index in conjunction with other independent variables, such as industrial production to GDP and interest rates. The results demonstrate that the two measures for reducing poverty are significantly impacted negatively by SMEs. The proportion of Nigerians living on less than

\$5.50 and less than \$1.90 per day has decreased as a result of the growth in SMEs' output. The outcome also demonstrates that the interest rate is positively signed, assuming that rising interest rates eventually raise poverty levels based on both metrics.

Ewubare and Osuji (2021) examined how small and medium-sized businesses (SMEs) contribute to economic development in Rivers State, Nigeria, with an emphasis on standards and poverty alleviation. The study employed a descriptive survey approach, and simple random sampling was used for sampling. Based on the Taro-Yamane formula, a sample size of 317 respondents was employed for the investigation. A questionnaire using a five-point Likert scale of strongly agree, agree, uncertain, strongly disagree, and disagree was used to collect the primary data. Statistical procedures such as mean ratings, standard deviation, and analysis of variance were used to analyse the data. The findings demonstrated a strong correlation between SMEs and living standards. It also discovered that SMEs have made a significant contribution to Rivers State's efforts to reduce poverty.

The impact of small and medium-sized businesses on reducing poverty in Taraba State, Nigeria's Sardauna Local Government Area is examined by Lawan, Rufai, and Dotti [18]. Using Yamani's formula for sample selection, the study used both descriptive and inferential statistics to analyze a purposefully selected sample of 400 households from a household population of 58,784, consisting of those who participate in SMEs businesses referred to as business owners and those who do not referred to as non-business owners. The t-test was employed to discover whether the means of two groups are statistically different from one another, and inferential statistics was utilized to ascertain the degree of significant difference between the means of two groups. According to the study's findings, SMEs and poverty reduction in Taraba State's local government area are significantly correlated. In the research area, SMEs are crucial to generating revenue and reducing poverty.

SMEs and women empowerment: Sule, Ibrahim, and Abdullahi [19] investigate how women's empowerment in Oyo State is affected by small and medium-sized businesses (SMEs). Descriptive statistics including frequency, percentage mean, and standard deviation were used to measure the data, whereas binary logistic regression was used for inferential statistics. The majority of respondents (77.0%) agreed that participation in SMEs has improved their financial stability or personal empowerment; 98.6% of respondents thought that government policies and support systems in Oyo State sufficiently promote women's empowerment through SMEs; and the majority of respondents (67.8%) believed that SMEs improve financial literacy. Additionally, the majority of respondents (93.6%) concurred that working with SMEs has given them more economic and social influence.

The impact of small and medium-sized businesses (SME) in empowering women and reducing poverty in Southern Punjab is examined by Riaz and Chaudhry [20]. The results demonstrated that while household size and family structure had a positive and significant impact on poverty, women's education level, participation in SMEs, skills development index, employed individuals in the household, the value of physical assets, and social empowerment index had a negative and significant impact. The social and economic effects of women's empowerment initiatives in the MSME sector are the main emphasis of Dindin's study [21]. The study uses a review of the literature to show how women's empowerment contributes to social progress and economic growth. The study's conclusions show that empowering women in MSMEs increases their involvement in business operations, which has a beneficial economic impact. Women's managerial and entrepreneurial abilities have been improved through the establishment of training and mentoring programs, which has enhanced family income.

Imoh and Elumalue [22] investigate experimentally how micro, small, and medium-sized businesses affect Nigeria's sustainable economic growth. The World Development Indicator (WDI), the National Bureau of Statistics (NBS) [23], and the CBN Statistical Bulletin provided annual time series data for the study, which ran from 2000 to 2020. The ECM and co-integration frameworks were applied [24]. The findings demonstrated that the Prime Lending Rate (PLR) has a negative and negligible effect on micro, small, and medium-sized businesses, the exchange rate (EXR) has a significant and positive impact on these businesses, and the output of these businesses has a significant and positive impact on the Per Capita Income (PCY).

Aikor (2021) reviewed the role of SMEs to the socio-economic development of Nigeria, identify current government efforts and challenges to stimulating SMEs performance especially as it relates to wealth creation and employment generation. The study found that; SMEs play a key role in socio economic development of the country especially in the area of employment generation and wealth creation. However, there are prevailing economic and political conditions. that have not given room for SMEs to thrive, as evidenced in the internal and external challenging factors they are currently facing in the country despite the enormous government intervention initiatives [25].

Theoretical Framework

Financial growth theory: Berger and Udell proposed this hypothesis of financial growth in 1998. According to this hypothesis, a company's financial obligations and financing alternatives change as it grows over time [26]. The hypothesis states that enterprises that are younger, smaller, and have less clear information must first rely on trade credit, internal funding, or angel financing. Angel financing is when a person or organization lends a small sum of money to a startup company with a more favorable repayment schedule. As the business expands, it is eligible to obtain mid-term loans and venture capital as sources of intermediate debt and equity, respectively.

As the company ages, it grows larger and becomes less opaque. As a result, the company is eligible for both public equity and long-term loans as sources of long-term debt and long-term equity, respectively [27]. Because MSMEs rely primarily on the informal financial sector, which restricts the kind of funding they can obtain, their capital structure differs greatly from that of major companies. The first use of internal financing by SMEs creates an odd situation where decisions on capital structure are mostly influenced by the few available financing sources [28]. As a result, at different phases of their development, SMEs have varied capital structures and are funded by different sources (Berger and Udell, 1998).

Weaknesses of the financial growth cycle: With a few noteworthy exceptions, the financial growth life cycle model has little empirical support (Fluck *et al.*, 1998; Gregory *et al.*, 2005). According to the former study, the youngest enterprises receive more funding from external sources than from internal ones, which defies the predictions of the financial growth life cycle model [29]. Additionally, Fluck *et al.* (1998) found that in businesses older than 12 years, the owner's contribution first rises before declining. The monopoly-lender theory explains the initial rise in insider financing as a result of business owners using retained earnings for investments due to possible challenges in obtaining outside funding (Rajan, 1992). Due to reputation effects, older organizations are sourcing more external debt, which explains the subsequent decline in the usage of internal sources (Diamond, 1989). The financial growth life cycle is somewhat supported by the findings of Gregory *et al.*'s (2005) study, notwithstanding their conclusion that there isn't a "one size fits all" model that can be applied to SME finance.

RESEARCH METHODOLOGY

The research design used in this study was a descriptive survey. The necessity to collect data from a large number of respondents in order to investigate the role that Small and Medium Enterprises (SMEs) play in empowering women and lowering family poverty in the Northern Senatorial District of Cross River State led to the selection of this design [30]. The Northern Senatorial District of Cross River State, which is situated in Nigeria's south-south geopolitical zone, serves as the research's subject region. The Northern Senatorial District is the largest in terms of landmass among the three senatorial districts that make up Cross River State: Northern, Central, and Southern. Ogoja, Yala, Bekwarra, Obudu, and Obanliku are its five Local Government Areas (LGAs).

The study's population consists of household heads in the Northern Senatorial District's five LGAs as well as women working in SMEs (such as trading, agro-processing, crafts, and services). Both registered and unregistered small business proprietors fall under this category. The study used a multi-stage sampling technique:

Stage 1 – Stratified Sampling: The local government areas (LGAs) were stratified, and at least one community from each LGA was selected to ensure geographical representation.

Stage 2 – Purposive Sampling: Women who own or manage SMEs were purposively selected based on their business activity and availability.

Stage 3 – Random Sampling: Within the selected communities, a simple random sampling method was used to select participants from the sampling frame.

The sample size for this study was two hundred (200) women engaged in SMEs (including trading, agro-processing, craft, and services) across the five LGAs in the Northern Senatorial District of Cross River State.

Table 1: Grouping of sample size in the Northern Senatorial District of Cross River State.

Sl.	Communities	Sample
1	Ogoja	40
2.	Yala	40
3.	Bekwara	40
4.	Obudu	40
5.	Obanliku	40
	Total:	200

[Source: Researcher's compilation, 2025]

Data for the study were primarily obtained through questionnaire designed to reflect five points Likert scale respectively of strongly agree, agree, neutral. Strongly disagree, and disagree. The Chi-square statistical technique with k-1 degrees of freedom, where K means the number of categories was used for data analysis and the justification for using this method is because the responses are represented in categorical data.

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

This chapter comprises of the presentation of data from the field, data analysis, tests of research hypotheses and discussions of findings.

Presentation of Data

Table 2 contains two hundred (200) questionnaires were administered to respondents and out of this number, 184 questionnaires were returned while 16 questionnaires were not returned. The total number of questionnaires returned was 184 representing 92.0 per cent while the total number of questionnaires not returned were 6, representing 8.0 per cent of the respondents who did not return their questionnaire.

Table 2: Summary of respondents.

Questionnaire	Responses according to categories	Total	Percentage (%)
No. returned	184	184	92.0
Not returned	16	16	8.0
Total:	200	200	100

[Source: Field work by the Researcher, 2025]

Analysis

From Table 3, it can be observed that there is a significant contribution of SMEs to women empowerment in the Northern Senatorial District of Cross River State. This is because the chi-square calculated value of 86.121 is greater than the table value of 25.00 at 15 degrees of freedom and the p-value of 0.000 is less than 0.05 chosen level of significance.

Table 3: Summary of Chi-square computation to show if SMEs significantly contribute to women empowerment in the Northern Senatorial District of Cross River State.

	SMEs and women empowerment in the Northern Senatorial District of Cross River State
Chi-Square	86.121 ^a
Df	15
Asymp. Sig.	0.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.3.

[Source: Researcher's computation, 2025]

From Table 4, it can be observed that there is a significant contribution of SMEs to poverty reduction in the Northern Senatorial District of Cross River State. This is because the chi-square calculated value of 75.134 is greater than the table value of 25.00 at 15 degrees of freedom and the p-value of 0.000 is less than 0.05 chosen level of significance.

Table 4: Summary of Chi-square computation to show if SMEs significantly contribute to poverty reduction in the Northern Senatorial District of Cross River State.

	SMEs and poverty reduction in the Northern Senatorial District of Cross River State
Chi-Square	75.134 ^a
Df	15
Asymp. Sig.	0.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.3.

[Source: Researcher's computation, 2025]

Test of Hypotheses

HO1: SMEs does not significantly contribute to women empowerment in the Northern Senatorial District of Cross River State.

From the results obtained, we discovered that there is a significant contribution of SMEs to women empowerment in the Northern Senatorial District of Cross River State. Based on the first research hypothesis, we therefore reject the null hypothesis which states that SMEs does not significantly contribute to women empowerment in the Northern Senatorial District of Cross River State and conclude that SMEs does significantly contribute to women empowerment in the Northern Senatorial District of Cross River State.

HO2: SMEs does not significantly contribute to poverty reduction in the Northern Senatorial District of Cross River State.

From the results obtained, we discovered that there is a significant contribution of SMEs to poverty reduction in the Northern Senatorial District of Cross River State. Based on the second research hypothesis, we therefore reject the null hypothesis which states that SMEs does not significantly contribute to poverty reduction in the Northern Senatorial District of Cross River State, and conclude that SMEs does significantly contribute to poverty reduction in the Northern Senatorial District of Cross River State.

DISCUSSIONS OF FINDINGS

From the result, we discovered that there is a significant contribution of SMEs to women empowerment in the Northern Senatorial District of Cross River State. This research finding is consistent with the finding of Sule, Ibrahim, and Abdullahi [19] as well that of Riaz and Chaudhry [20]. This outcome may be that SMEs provide employment opportunities, enabling women to earn income, gain financial independence, and contribute economically to their families and communities.

It could also be that through participation in SMEs (as owners, managers, or employees), women often acquire skills, confidence, and decision-making capacity. The implications of this finding are that SMEs activities enhance rapid economic growth and development [31]. This is because increased SME activity diversifies the local economy, reducing over-reliance on government jobs or agriculture. Moreover, with empowered women reinvesting in their families and communities, SMEs drive inclusive growth [32]. Another implication of this finding is the promotion of gender equality in the Northern Senatorial District of Cross River State where women's involvement in SMEs challenges traditional gender roles. Also, the economic empowerment of women translates into greater participation in leadership, decision-making, and public life [33]. In addition, women empowerment tends to encourages girl-child education as empowered mothers often prioritize education for their children. This finding also implies that as women become income earners, they can support household needs, reducing pressure on young people to migrate or engage in risky behaviors [34]. Another key implication of the finding is that it enhances social transformation of the rural economy since SMEs help reduce social exclusion by integrating marginalized women into the rural economy [35].

Furthermore, the study discovered that there is a significant contribution of SMEs to poverty reduction in the Northern Senatorial District of Cross River State. This finding aligns with the findings of Rufai, Baba, and Ibrahim (2025), Sigah [15], Adedeji [17], Ewubare and Osuji (2021), as well as Lawal, Rufai, and Doffi (2023). This find may be that SMEs has really stimulated local economic activity, by providing jobs and income-generating opportunities for

low-income households. It may also be that SMEs support value chain development in agriculture, trade, and local crafts which are critical sectors in rural and semi-urban parts of Cross River State. More so, it could be that the activities and expansion of SMEs in the Northern Senatorial District of Cross River State has reduce dependence on subsistence farming or unreliable seasonal income, hence leading to poverty reduction. The implication of this finding is that SMEs activities has promoted family stability where SMEs contribute to family welfare, better nutrition, and healthcare access, thereby reducing multidimensional poverty.

A key policy and institutional impact of this finding is that recognizing SMEs' role may prompt government and NGOs to increase support through microcredit schemes, training and capacity-building programs, as well as infrastructure development (roads, markets, electricity).

CONCLUSION

This study examines the role of SMEs in women empowerment and poverty reduction among households in the Northern Senatorial District of Cross River State. Specifically, it aimed to: evaluate the impact of SMEs on women empowerment in the Northern Senatorial District of Cross River State and assess the impact of SMEs on poverty reduction in the Northern Senatorial District of Cross River State. Based on the findings of this study, it is concluded that SMEs is a catalyst for women empowerment in the Northern Senatorial District of Cross River State. SMEs in the Northern Senatorial District have played a significant role in enhancing women's economic participation. Through engagement in micro and small-scale enterprises—such as agriculture, fashion, food processing, and trading—women have gained increased income, financial independence, and greater decision-making power within households and communities. Many SME-related initiatives have facilitated training and skill acquisition, thereby equipping women with vocational skills, financial literacy, and entrepreneurial knowledge. This capacity building has increased self-reliance and improved productivity among women. Furthermore, the study concluded that SMEs have significantly contributed to poverty reduction by providing employment opportunities, especially in rural areas where formal job markets are limited. Income generated from these enterprises helps families afford better healthcare, education, nutrition, and housing.

Recommendations

Based on the findings of the study, the following recommendations are proposed:

- i. Government and financial institutions should expand access to low-interest loans, grants, and credit facilities specifically targeted at women-owned SMEs. Creating women-focused microfinance schemes will help increase capital access.
- ii. Regular training programs in business management, digital marketing, record keeping, and financial literacy should be made available, particularly in rural areas. These programs should be tailored to the unique needs and educational levels of women.
- iii. Government should invest in rural infrastructure such as roads, electricity, storage facilities, and internet connectivity to support SME activities and improve market access for products and services.
- iv. Effective implementation and monitoring of national and state-level SME development policies are crucial. A localized approach that reflects the realities of women entrepreneurs in Cross River's Northern Senatorial District is essential.

- v. Government and private sectors should partner with NGOs and international development organizations to scale up successful SME interventions and promote inclusive development programs targeting women.

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