

**ASSESSMENT OF THE IMPACT OF INSECURITY ON WOMEN'S
ENTREPRENEURIAL ACTIVITIES IN SHIRORO LOCAL GOVERNMENT AREA,
NIGER STATE**

BY

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Abstract

This study examined the impact of insecurity on the entrepreneurial activities of women in Shiroro Local Government Area of Niger State, focusing specifically on issues about women's financial dependence, the kind of entrepreneurial activities common among them and the dimension of the impact of insecurity on their entrepreneurial endeavours. A sample of 377 women was surveyed, leading to the findings that women in Shiroro are highly entrepreneurial with high level of financial independence, engaging mostly in SMEs. The study also found that while insecurity has an adverse effect on women's entrepreneurial activities in the form of loss of or decline of capital among other things, the number of women entrepreneurs has not experienced a significant decline. The study recommended that sustainable programmes to improve women's access to and use of financial services should be created and community policing organisations should also be created and strengthened to combat insecurity in the study area.

Key Words: Insecurity, Crime, Banditry, Women, Entrepreneurship, Shiroro

1. Introduction

In the face of rising global economic crisis, entrepreneurship is generally perceived to be a key driver in the creation of wealth, employment and by implication, economic growth and development. Entrepreneurship is defined as “the process of innovation and/or opportunity identification to create new and unique values in the form of products (goods and/or services) that can satisfy human needs and thus can command profit in exchange (Alam, 2021: p.1).” Particularly, Small and Medium Enterprises (SMEs) are regarded as significant traditional contributors to economic growth, serving as a catalyst for employment generation and poverty reduction (Hassan et al., 2020). For example, while Nigeria has the largest number of people living in extreme poverty in the world with nearly 50% of the population enduring extreme poverty and the unemployment rate standing at around 23%, data from the National Bureau of Statistics (NBS) suggested that SMEs created 2.8 million (5%) of jobs created by Micro Small and Medium Enterprises (MSMEs) as at Q4 2017 (Central Bank of Nigeria {CBN} & Enhancing Financial Innovation & Access {EFInA}, (2019).

The requisite for entrepreneurial activities capable of leading a country to high level economic growth and development is adequate security of lives and properties. As Abubakar (2013) argued, a country will struggle to provide a stable platform for long-term economic growth whenever its internal security is compromised through spiralling crime, public disorder or internal crisis. Insecurity is therefore the most intractable of the numerous social problems afflicting Nigeria’s quest for economic growth. Insurgency in the northeast, violent secessionist agitations in the southeast/southwest, killer herdsmen and the rising incidents of armed banditry and kidnapping for ransom in the north continue to undermine not only the country’s quest for economic development but also its sovereignty.

The seeming helplessness of the law enforcement agents in the face of heightened insecurity in Nigeria now cast serious doubt on the continuous existence of Nigeria as a single entity. Some of the states of the federation significantly ravaged by armed banditry include Zamfara, Katsina, Kaduna and Niger states. Niger state, nicknamed the power state, is the energy hub of Nigeria with Shiroro and Kainji hydro-electric power stations located there. It is also the home of the famous Zuma Rock, Gurara waterfall and Zungeru among other notable tourist attractions, as well as enormous mineral resources. While its tourism potential and mineral resources ought to make the state a focal centre for investment and entrepreneurship, it continues to be held to ransom by insurgents, armed bandits and other criminals. It is against this background that this study investigated the impact of insecurity on women’s entrepreneurial activities in Shiroro local government area of the state – being one of the local governments in Niger state with hydro-electric power stations, land mining activities, large scale farming/fishing activities and numerous SMEs.

2. Statement of the Research Problem

Women are identified as the drivers of economic growth and development across the globe as they give substantial contributions to national economic growth – by their participation in entrepreneurial activities especially in a high growth business – which boosts the economies of most nations (Ali, 2018). Though the percentage of women who decide to pursue an

entrepreneurial career is comparatively lower than that of men (Elam et al., 2019), Cardella, et al. (2020) observed that in recent years, the study of women entrepreneurship has experienced great growth, gaining a broad consensus among academics and contributing above all to understanding all those factors that explain the difficulty of women in undertaking an entrepreneurial career.

In Nigeria, while the media is awash daily with reports of bandit attacks on farmers, security personnel and others in different communities across Niger state, no empirical study is found to have focused on the impact of insecurity on women's entrepreneurship in the affected communities. Giving the indispensability of women's role in the economic development of a nation, it is necessary to undertake such a study so as to add to the literature that contribute to the understanding of all those factors that explain the difficulty of women in undertaking an entrepreneurial career as Cardella, et al. (2020) mentioned.

In this vein, it is deemed necessary to ask, are women in Shiroro LGA also actively involved in entrepreneurial activities? What entrepreneurial activities are they mostly involved in? To what extent are their entrepreneurial activities affected by the rising incidents of insecurity there? This study is a quest for answers to these questions which are provided in the empirical findings of the study.

2. Objectives of the Study

The general objective of this study is to assess women's entrepreneurial activities in the light of the rising insecurity situation in Shiroro LGA of Niger state. The specific objectives of the study are as follows:

- i. To determine the level of financial independence among women in Shiroro LGA.
- ii. To identify the commonest entrepreneurial activities among women in Shiroro LGA.
- iii. To determine the extent to which insecurity affects women's entrepreneurial activities in Shiroro LGA.

3. Literature Review

Generally, women face discrimination and gender inequalities owing to gender-biased power relations deeply rooted in societal culture which significantly contributes to women's high level of financial exclusion and financial dependence (Roomi, Rehman, and Henry, 2018). This, according to Conner (2014), paves a way for all sorts of Gender Based Violence. In his words:

Given the historical experience of women in the labour force and contemporary social factors, many women today continue to be financially dependent on their partners, women in abusive relationships in particular. Financial inequality is central to the female experience; it has shaped her role within the marital relationship, diminished her autonomy, influenced her place within the labour force, and nurtured her oppression (p.341).

A report by (UN, 2009) made it clear that women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources and have limited access to technologies and services that could alleviate their burdens. The report further asserted that while certain initiatives have been taken by Governments and other financial

institutions at national and regional levels to increase the access of women entrepreneurs to financial instruments – including regular banking services, debt financing and equity financing – women can still be more disadvantaged than men in starting up enterprises as they may be less able than men to afford long and expensive registration procedures among many other problems (UN, 2019). In the words of Cardella (2020)

Global statistics also highlight this aspect. Although over the years there has been a significant increase in the number of women who have developed or undertaken an entrepreneurial activity, it will take at least another 108 years to completely close the gender between men and women, and 202 years to achieve equality between the two genders in the workplace (p.3).

This was justified in the light of Global Entrepreneurship Monitor (GEM) 2018/2019 which provides an overview of the status of female entrepreneurship in 49 countries, as well as World Economic Forum's Global Gender Gap Reports (2018 and 2020) which showed 68% gap based on major indicators (economic opportunity, political growth, training, health, and survival), 51% wage gap, and only 34% women in leadership positions.

Though many women are found in a range of entrepreneurial activities, they tend to be concentrated in micro, small and medium businesses as a result of their responsibilities for unpaid work, limits on mobility, lack of collateral and limited financial skills. (UN, 2009). In the same vein, a study on the features of entrepreneurship in Omsk region of Russia, Kipevar and Sevelova (2009) stated that the types of economic activity most actively mastered by women were retail trade, catering, and health care. However, there is a strong possibility for the development of female entrepreneurship in the post-industrial period when services, not goods, become the dominant product type (Polutova, 2015).

Globally, the problems faced by women entrepreneurs are broadly classified as objective and subjective problems (Pinkovetskaia, 2019). The former is found to be precipitated by difficulties in achieving a balance between entrepreneurship and personal life including childcare, household and family responsibilities (Achtenhagen & Welter, 2003; Welter et al, 2003; Woldie & Adersua, 2004) while the latter is a result of social and cultural prejudices, institutional, legal and tax gaps in the legislation of many countries as well as the current stereotypes associated with the role of women, especially in patriarchal societies (Gupta et al., 2009; Hamilton, 2013; Ogbor, 2000). Similarly, Muhammad et al. (2017) have identified access to finance, culture, government policies, and regulation as basis for the obstacles faced by women entrepreneurs.

In Nigeria, recent empirical studies have identified the peculiar problems that negatively affect entrepreneurship development (Abehi, 2017; Adebayo, et al., 2019; Attah, et al. 2019). Hassan et al., (2020) have found multiple taxes and insecurity challenges as factors affecting entrepreneurship development in the country. In a study on the factors affecting the performance of MSMEs in Borno State based on a survey of 84 MSMEs, Tahir and Inuwa (2019) also found that insecurity and inadequate infrastructural facilities are the most significant factors affecting MSMEs performance in Borno state.

While there are growing number of initiatives and resources made available to promote and develop women's entrepreneurship in Nigeria among other developing countries, women still own fewer businesses than men, earn less money with their businesses that grow slower, are

more likely to fail and they tend to be more necessity entrepreneurs (Tende, 2016). In this vein, CBN & EFINA (2019) found that

progress towards financial inclusion has been adversely affected by unforeseen socioeconomic factors such as the economic recession, the precarious security situation in parts of northern Nigeria, and other factors such as the slow uptake of Digital Financial Services (DFS)..... Not surprisingly, financial exclusion stands at 36% for women and 24% for men. The relative gender gap related to financial inclusion is ~20-30%¹⁹, placing Nigeria below its peers. (pp.6-7).

In recent times, the media in Nigeria is inundated with reports of attacks on farmers, security personnel and others citizens by bandits, insurgents and other criminals across the country. In October 2021, for example, the executive Chairman of Shiroro LGA of Niger State reportedly said over 500 communities in eight wards of the LGA have been taken over by Boko Haram and other insurgent groups (Ahmad, 2021). In what has since become a familiar report, Adewole (2022) reported that two communities in the LGA were reported to have been attacked when most of the villagers were on their farms resulting in the death of many, and the burning of many houses and food barns. More recently, (on 30th June 2022), gunmen, believed to be bandits attacked a mining site and killed at least 43 people (including 30 soldiers and seven mobile police personnel) and abducted several others including four Chinese nationals (Maishanu, 2022).

4. Theoretical Framework

This study was guided by two Sociological theories of entrepreneurship namely: the theory of Social Change and the theory of Social Behaviour, propounded by Max Weber and John Kunkel respectively. The central assumption of the Weber's theory of social change is that the elements of rapid entrepreneurial growth are rationalised technology, acquisition of money and its rational use for productivity. The multiplication of money and the acquisition of all of these elements by individuals depend largely on the ethical value system of their particular society as well as their level of orientation to such values. Weber arrived at this conclusion having found a significant relationship between protestant ethics and the spirit of capitalism. He found that while the Jews and Jains, due largely to their values of restriction failed to develop industrial capitalism, the Protestants fast embraced capitalism because their ethical value system was such that provided rational economic attitude and orientation.

Applying the Social change theory to the situation of women entrepreneurs in Shiroro LGA, it can be understood that they are largely entrepreneurial because the value system of the society to which they are very much oriented, encouraged entrepreneurship and self-reliance. The restrictions they face in the pursuit of entrepreneurial activities are also deeply rooted in their culture and traditions. In other words, notwithstanding some cultural limitations, the ethical value system of Shiroro LGA provided women with rational economic attitudes hence their involvement in series of entrepreneurial activities.

The theory of Social Behaviour on the other hand presented a behavioural model of entrepreneurship. The concern of Behavioural model is the overt expression of the activities of individuals and their relations to the previous and present surroundings, social structures and physical conditions (Aparna, 2021). It is in this vein that Kunkel (1997) explains the supply of entrepreneurs as a function of political, economic and social structures. Entrepreneurial behaviour, according to the theory, implies the probability of individuals to repeat the entrepreneurial activities that are accepted and positively reinforced by the society and vice versa.

The theory identified four societal structures that determine the supply of entrepreneurship. They are demand structure, opportunity structure (which consists of the availability of requisite skills, capital, valuable information, labour and market), labour structure (which supplies competent and willing labour) and limitation structure (which consists of specific activities the society prohibit and negatively reinforce).

In the light of the Social Behaviour theory, it can further be understood that the involvement of women in entrepreneurship in Shiroro LGA is a function of their political, economic and social structures. They continue to engage in certain entrepreneurial activities there because the society not only accepted but also rewarded them. This is to say, there is favourable demand, opportunity and labour structures in Shiroro LGA which permeates the involvement of women in certain entrepreneurial activities while conservative limitation structure keeps them away from others.

5. Materials and Methods

5.1 Research Design

Survey research design was adopted for the study. This is necessary in order to assess the thoughts and feelings of the study population.

5.2 Location of the Study

Shiroro is one of the 25 Local Government Areas in Niger State, with its headquarters located in the town of Kuta. It has an area of 5,015 square kilometres (1,936 sq mi). It shares boundaries with Chanchaga LGA to the west, Munya to the south and Wushishi to the North. According to the last population census conducted in Nigeria (in 2006), the population of Shiroro was 235,404. The number has risen to approximately 400, 000 now. The people of shiroro are predominantly Gbagyi by tribe and farmers by occupation though there are sizeable population of other tribes and other occupations like fishing and entrepreneurship are also common there.

The LGA is divided into 15 wards as follows: Allawa, Bangajiya, Bassa/kukoki, Egwa/Gwada, Erena, Galkogo, Gurmana, Gussoro, Kato, Kushaka/kurebe, Kwaki/chukuba, Manta, Pina, She and Ubandoma.

5.3 Population, Sample and Sampling Techniques

Married women in Shiroro LGA, estimated to be around 150, 000 constitute the population of this study. A sample of 384 was selected as guided by Research Advisor (2006) computation and reports on sample size determination based on 5% margin of error and 95% confidence level. However, only 368 of the 384 individuals in the sample responded appropriately.

In each of the 15 wards in the LGA, 25 respondents were selected using purposive sampling technique for quantitative data while additional nine respondents across nine wards were selected for qualitative data using judgemental sampling technique.

5.4 Instruments of Data Collection

Questionnaire and interview were used to collect quantitative and qualitative data respectively. The questionnaire is structured with five closed ended questions on the demographic characteristics of the respondents and six questions on the research matter. In addition to the questionnaire, key informant interview was used to collect qualitative data in order to corroborate the quantitative data.

5.5 Methods of Data Presentation and Analysis

Tabular presentation of data was employed. The quantitative data were presented in frequency distribution tables while the qualitative data were integrated in the analysis of the quantitative data accordingly.

6. Results

6.1 Socio Demographic Data

Table 1: Demographic Characteristic of the Respondents (n = 368)

Demographic	Response n (%)
Age	
18 – 28	205 (55.70)
29 – 38	74 (20.10)
39 - 48	71 (19.30)
Above 48	18 (4.90)
Level of Education	
No Education	36 (9.79)
Primary education	93 (25.27)
Secondary education	208 (56.52)
Above secondary	31 (8.42)
Religious Affiliation	
Islam	173 (47.01)
Christianity	181 (49.19)

Other	14 (3.80)
Ethnic Group	
Gbagyi	197 (53.53)
Koro	67 (18.21)
Hausa	46 (12.50)
Igbo	16 (4.35)
Yoruba	20 (5.43)
Other	22 (5.98)

Source: Field Survey, 2022

The socio demographic characteristics of the sample revealed in Table 1 above shows that Shiroro LGA consists of a socially heterogeneous population with people of different ethnic groups and religious affiliation. This implies that the study location is a fertile ground for entrepreneurship. This is underscored by the fact that a significant proportion of the sample (90.21%) have at least primary education implying that Shiroro is having a largely literate population of women. As such, they can also be said to have an enormous entrepreneurship potential.

6.2 The Level of Financial Independence among Women in Shiroro LGA.

Table 2: Respondents financial Independence (n = 368)

Research Question	Response = n (%)		
	Yes	No	Somehow
Do you depend on any man for food, clothes and other basic needs?	164 (44.56)	159 (43.21)	45 (12.23)
Does anybody depend on you for the satisfaction of their basic needs?	119 (32.34)	160 (43.48)	89 (24.18)
Are you engaged in any money making activity?	314 (85.33)	32 (8.69)	22 (5.98)

Source: Field Survey, 2022

Evident in Table 2, a significant number of women in Shiroro LGA are not financially dependent on men with 43.21% of the respondents reporting being financially independent and 32.34% of them reporting also having financial dependents. According to one of the interviewees,

In addition to feeding, most of us here are also shouldering the responsibilities of our children's schools because our husbands are either deceased or have abdicated such responsibilities to us for one reason or another. For example, my husband was severely injured by bandits and he can no longer farm now. So I have to provide for the family.

This is an indicator of entrepreneurial activities among the women, more so as 85.33% of the respondents reported being engaged in some sort of money-making activities, though some of them reported being just salary earners.

6.3 The commonest entrepreneurial activities among women in Shiroro LGA.

Table 3: Respondent’s Engagement in Entrepreneurship Activities (n = 368)

Variable	Response n (%)		
	Yes	No	Somehow
Farming	207 (56.25)	89 (24.18)	72 (19.57)
Trade	289 (78.53)	36 (9.78)	43 (11.69)
Salary/wage Job	113 (30.71)	198 (52.44)	57 (16.85)
Aggregation	146 (39.67)	173 (47.01)	49 (13.32)
Others	64 (17.39)	259 (70.38)	45 (12.23)
None	32 (8.70)	329 (89.40)	7 (1.90)

Source: Field Survey, 2022

While Table 2 reveals that there is high degree of financial independence among the women in Shiroro LGA, Table 3 shows that a significant percentage of them are entrepreneurs, not just salary/wage earners. Farming and trading are the commonest entrepreneurial activities they engage in as 56.25% and 78.53% of the respondents respectively indicated. In this vein, one of the respondents interviewed says: *“there are few of us in this community who are neither farmers nor traders. The men own the farms and we the women farm in them while also engaging in the selling of the farm produce in local markets.”*

The other types of entrepreneurial activities common among women in Shiroro LGA as reported by 17.39% of the respondents can all be grouped as service delivery prominent among which are plaiting, sewing, knitting and laundry. It is however clear that the level of women entrepreneurship there is small and medium scale enterprises (SMEs). Asked about the level of women entrepreneurship in Shiroro LGA, one of the interviewees says:

Most of us are farmers and petty traders. Those of us that have big capital to establish bigger business venture move their businesses to Minna (the state’s capital) because there is no big market here. I will do the same too if I was to have adequate capital.

6.4 The impact of insecurity affects women’s entrepreneurial activities in Shiroro LGA.

Table 4: Respondent’s perception on the Factors Negatively Affecting Women’s Entrepreneurial Activities (n = 368)

Variable	Response n (%)				
	Strongly Agree	Agree	Indifferent	Strongly Disagree	Disagree
Lack of requisite skill	101 (27.45)	121 (32.88)	117 (31.79)	20 (5.43)	9 (2.45)
Lack of fund	204 (55.44)	43 (11.68)	82 (22.28)	22 (5.98)	17 (4.62)
Insecurity	221 (60.05)	113 (30.71)	29 (7.88)	2 (0.54)	3 (0.82)
Socio-cultural factors	144 (39.13)	186 (50.54)	30 (8.15)	4 (1.09)	4 (1.09)
Others	64 (17.39)	85 (23.10)	159 (43.21)	38 (10.32)	22 (5.98)
None	2 (0.54)	45 (12.23)	302 (82.07)	19 (5.16)	0 (0.00)

Source: Field Survey, 2022

It is glaringly obvious from Table 4 above that insecurity is, at present, the major factor negatively affecting women’s entrepreneurial endeavours in Shiroro LGA as an overwhelming majority of the respondents (90.76%) reported. It can also be inducted that in addition to insecurity, many socio-cultural factors converge to contribute to women’s lack of entrepreneurship skills as well as lack of adequate capital all of which inhibit the growth of their entrepreneurial endeavours and confined them to SME as revealed in Table 3. Probed on how insecurity specifically affects women entrepreneurial activities, one of the interviewees says,

Since when I escaped being abducted by bandits, I become afraid of going to market or farm. I cannot imagine being their sex slave. Many women who had fallen victims are yet to return while the few who were lucky to return came back with pregnancies and or children”

Table 5: Respondent’s personal experience on the dimension of the impact of Insecurity on entrepreneurship (n = 368)

Variable	Response n (%)				
	Strongly Agree	Agree	Indifferent	Strongly Disagree	Disagree
Total loss of capital	33 (8.97)	62 (16.85)	79 (21.46)	109 (29.62)	85 (23.10)
Decline of capital	225 (61.14)	41 (11.14)	83 (22.56)	7 (1.90)	12 (3.26)
Total loss of patronage	66 (17.93)	99 (26.90)	92 (25.00)	62 (16.85)	49 (13.32)
Decline in patronage	131 (35.60)	202 (54.89)	19 (5.16)	10 (2.72)	6 (1.63)
Lack of access to valuable resources	70 (19.02)	84 (22.83)	168 (45.65)	14 (3.80)	32 (8.70)
	27 (7.34)	99 (26.90)	75 (20.38)	114 (30.98)	53 (14.40)

Source: Field Survey, 2022

Table 5 above shows that the negative impact of insecurity on women’s entrepreneurship in Shiroro LGA takes different dimensions. With a total of 72.28% and 90.49% of the respondents respectively reporting decline in capital and decline in patronage, it can be understood that many of the women in the LGA continue to engage in entrepreneurial activities in spite of the insecurity that continue to threaten their lives and well-being. While underscoring this conclusion, one of the interviewees recounted her personal experience thus:

I am also a widow having lost my husband in one of the attacks by the bandits. How do you expect me to be doing nothing when I have myself and six (6) little children to feed? Forget about school fees because they are no longer going to school, just food, clothe and our health, how do you think we can cope if I do not do anything to earn money?

However, in extreme cases, insecurity in Shiroro has made some women to totally lose their capital or patronage as 25.82% and 44.83% of the respondents respectively reported. The implication of this is that they either become financially dependent on others or turn to service delivery to earn income for survival. In this vein, one of the interviewees says,

..... so I now have to be washing dishes for a local food vendor to be able to feed myself and my two children because I sold all my assets and gave the money to the bandits as ransom to free my husband..... Yet they killed him after collecting the money.....

6.5 Discussion of Findings

Based on the data revealed above, this study found that a significant percentage of women (more than 40%) in Shiroro LGA are largely financially independent. While this goes contrary to the finding of Conner (2014) and Cardella (2020), we can understand their attitude towards financial independence and social responsibilities to be not just a function of the social structure as Weber and Kunkel (1966) stated but also a response to insecurity situation among other social problems that render their men less capable of shouldering their financial responsibilities.

The study also found that farming and trading are the major entrepreneurial activities engaged by women in Shiroro LGA with more than 56% and 78% of the population respectively engaging in farming and trading. They are found to farm majorly on their father's or husband's farms and engage in the trading and aggregation of their farm produce in the pursuit of financial independence. However, in tandem with the findings of UN (2009) and Sevelova (2009), their entrepreneurial endeavours fall within the category of SMEs. This is found to be caused by many socio-cultural factors that inhibit their access to the requisite skills and the adequate capital needed to catapult their businesses to a bigger category.

Furthermore, this study found that the impact of insecurity on the entrepreneurial activities of women in Shiroro LGA is largely in the form of significant decline in both patronage and capital, while in extreme cases, some have totally lost their patronage and or capital. This finding cannot be explained by any of the subjective and objective problems identified by Pitkoo (2019) since the former, according to Achtenhagen & Welter (2003), Welter et al. (2003) and, Woldie and Adersua (2004) is caused by difficulties in achieving a balance between entrepreneurship and personal life (including childcare, household and family responsibilities) while the latter, according to Gupta et al. (2009), Hamilton (2013) and Ogbor (2000) is caused by social and cultural prejudices, institutional, legal and tax gaps in legislation as well as the current stereotypes associated with the role of women. However, it underscored the findings of Muhammad et al. (2017), CBN & EFinA (2019), Hassan (2020) and Tahir and Inuwa (2019) all of whom found insecurity to be a factor that hinders the development of entrepreneurship in Nigeria.

7. Conclusion and Recommendations

Women are indispensable actors in the economic growth and development of every country. In Nigeria, like other developing nations, the involvement of women in entrepreneurship is continuously hindered by many stumbling blocks including socio-cultural factors, political factors and insecurity. The status of Nigeria as the poverty capital of the world calls for urgent action by all and sundry. And any effort to change that will have to necessarily involve genuine progress towards closing the wide gender gap related to financial inclusion as well as a significant increase in the number of women who undertake entrepreneurial activities.

Achieving this is not possible without the contribution of different stakeholders. In line with the findings of this study, the following recommendations are offered.

- i. The government and other financial institutions should come up with sustainable programmes and strengthen the existing ones in order to improve women's access to and

use of financial services in Nigeria. This will go a long in involving more women in entrepreneurship, closing the gender gap related to financial inclusion, and improving their level of financial independence.

- ii. Traditional land tenure system and other cultural practices that restrict women's access to farms and other essential entrepreneurial resources should be abolished. Giving women unrestricted access to farm and other essential entrepreneurial resources will not only pave a way for them to grow their entrepreneurial ventures beyond SMEs but will also significantly contribute to employment creation and poverty reduction in the country.
- iii. Local communities should strengthen their vigilante groups and form strong reliable methods of gathering intelligent reports with a view to averting attacks by armed bandits, insurgents and other criminals. In this vein, the government should establish effective community policing services, and, given the gross inadequacy of the number of security agents in the country, the government should as well recruit no less than one million security personnel and adequately equip them to combat the insecurity that continues to ravage Shiroro among other parts of the country.

Declarations

Competing Interests: The authors declare no competing interests.

Informed Consent: The authors have duly obtained informed consents from the subjects of the study

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