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Peer-to-Peer Mentorship Networks for Financial Literacy Skills Development and Enterprise Growth among Female Traders in Coastal Areas of Rivers State, Nigeria

ESEYIN, Emmanuel Olorunleke (Ph.D)

Human Capital Policy Department,

Nigerian Institute of Social and Economic Research (NISER),
Ojoo, Ibadan, Oyo State, Nigeria.

eo.eseyin@niser.gov.ng; ephrata4doptimist@yahoo.com

https://orcid.org/0000-0002-2121-3975

Abstract

Informal women-led enterprises significantly drive economic activities in coastal communities in Sub-Saharan Africa but face severe geographical isolation and financial exclusion. This study examines how informal peer-to-peer mentorship networks build financial literacy and enterprise growth among female traders in coastal communities in Rivers State. Employing a quantitative survey design, this study purposively sampled riverine communities across Andoni, Degema, and Opobo/Nkoro Local Government Areas. A snowball sampling technique was utilized to select 120 female traders (40 per LGA) since there is no formal sample frame for these traders. Data were collected using structured questionnaires and systematically analyzed using mean, standard deviation, Chi-square and multiple linear regression analysis. The findings from the study reveals that 61.67% of traders actively participate in collaborative networks. Peer mentorship significantly fosters critical financial capabilities, particularly profit calculation and seasonal savings management. The regression analysis confirms these acquired skills explain 46.8% of the variance in enterprise growth (R2 = 0.468, F = 33.97, p < 0.001). Similarly, seasonal savings management emerged as the most powerful individual predictor of business expansion, effectively driving capital accumulation and reducing product spoilage. The study concluded that grassroots peer networks serve as essential alternative institutional safety net for these traders. Based on the findings of the study, it was recommended that governments and NGOs should integrate formal microfinance initiatives directly into these existing structures for improved enterprise growth among these traders. Additionally, targeted investments in solar-powered storage facilities and ecological protection are vital to eliminate structural barriers hindering market expansion.

Keywords: Coastal, Enterprise, Financial Literacy, Mentorship, Traders

Introduction

Globally, entrepreneurship has been recognized and embraced as a driver for economic growth, innovation, and job creation (Sajjad et al., 2020) and the contribution of women to this process remains significant, particularly in the informal sector. Hassan et al., (2013) alluded to the fact that women-led enterprises continue to gain attention due to their contributions to food security, value addition, and the economic empowerment, particularly in coastal communities in developing countries.

The activities of women within this corridor plays a significant role as it helps to bridge the gap in accessing sea food products which largely unavailable in urban communities. Tain as cited in Agusalim et al., (2025) stated that majority of these coastal communities and business operators in this area are unable to upscale as a result of limited knowledge and skills which are confined to traditional practices passed down through generations. The establishment of informal networks hence remains the only platform upon which business operators in these areas are able to grow their business and contribute to national output.

There is no doubt that that businesses in coastal communities face myriad of challenges such as flooding, sea piracy, oil platforms, costal storms and sea shore erosion which affects sales, marketing and the distribution of food products such as sea foods and crop production (Ukpong & Ukoima, 2017), however, women within this space face even more particular challenges arising from limited access to finance, markets, and policy recognition (Pailin et al., 2025). This was further amplified by Thiongo et al., (2021) who stated that women also face obstructions arising from territorial rights than limit their capacity to get different assets and use land as collateral to get credits. This has made the business environment unfavourable to them despite their economic importance.

The establishment of communal/informal networks remain the only window of opportunity for these women to be able to empower themselves and remain actively in business. However, as alluded to by Agarwal and Lenka (2018), several women like others in this area still experience limited access to mentorship and professional networks which stands out as a critical barrier that affects productivity. It is through informal networks like this that these women are able to acquire the needed skills, knowledge and expertise required to grow their business. The activities of female traders in the coastal areas of Rivers State form an important component of the local blue economy and contributes significantly to economic activities through the supply of sea products. However, women in these enterprises face dual barriers as a result of geographical isolation from formal banking services as well high business vulnerability due to the perishability of their products. Up till date, formal financial inclusion programmes rarely reach this group of entrepreneurs and forces them to rely on informal peer networks to thrive in business.

The acquisition of financial literacy skills remains one of the strongest instruments of change for transforming the business of these women from small to medium or large scale. M'membe et al., (2026) stated that financial literacy which encompasses the knowledge, skills, and understanding required to make informed financial decisions is important in today's business world. On the other hand, Khan et al., (2022) stated that financial literacy is widely recognised as a fundamental demand-side driver of financial inclusion. This means that a lot of these women may not be able to get the needed support and grow their business as well as contribute better to the national economy without this skill.

Furthermore, Kandolo et al., (2025) stated that the role of financial literacy in the growth of women SMEs is an important factor, as many women start entrepreneurial activities for economic empowerment. Acquiring this skill will enable these women to be able to contribute mor sustainably to the economic prosperity of their environment. Since women that trade around this region face peculiar challenges of transacting between the coastal areas and upland (Overa et al., 2022), strong community ties and traditional support systems play a significant role in sustaining operations (Rupasingha & Contreras, 2014) and this must be provided as a safety net for these women. However, despite the support of these networks, there is insufficient empirical evidence on how well financial skills are being transferred and if these skills translate to sustainable enterprise growth.

Some scholars have attempted to investigate the link between business networks and enterprise growth across different sectors and the study by Fachry and Alpiani (2025) showed that while urban group benefits from formal marketing networks, rural group rely on social solidarity and village support systems to thrive. Aina and Durugbo (2025) in their study revealed that mentorship and networking enhance business performance, confidence, and resilience among women entrepreneurs. Furthermore, M'membe, et al., (2026) revealed that acquiring financial literacy significantly predicts financial capability and that financial capability significantly predicts financial inclusion. On their part, Agusalim et al., (2025) indicated that financial literacy and networking have significant direct effects on sustainable livelihood, and both variables also significantly influence funding decisions.

Related study by Kandolo et al., (2025) indicated that there was a strong correlation between better financial management, access to finance, business sustainability, and overall business growth and higher financial literacy among female entrepreneurs. Similar study by Ukpong and Ukoima (2017) equally revealed that flood, sea piracy, and coastal storms have high influence on the operation of small-scale fish business in coastal areas which poses as a barrier to growth.

These studies show that business in coastal areas can only contribute meaningfully when there are adequate support services for operators to improve on the way they do business. However, this study intends to generate empirical evidence on the structure of these informal groups, how they contribute to financial literacy and the effect on the growth of female-owned enterprises in the coastal areas of Rivers State.

Research Objectives

The aim of the study was to examine how peer-to-peer mentorship contributes to financial literacy and enterprise growth among female traders operating in coastal areas of Rivers State. Specific objectives that the study addresses are aa follows:

1. To examine the structure and mode of operation of informal peer-to-peer mentorship networks among female traders in coastal areas of Rivers State
2. To determine the nature of financial literacy skills acquired by female traders through mentorship networks in coastal areas of Rivers State
3. To ascertain the effects of these network driven skills on enterprise growth among female traders in coastal areas of Rivers State

Research Questions

The following research questions guided the study:

1. What is the structure and mode of operation of informal peer-to-peer mentorship networks among female traders in coastal areas of Rivers State?
2. What is the nature of financial literacy skills acquired by female traders through mentorship networks in coastal areas of Rivers State?
3. What are the effects of these network driven skills on enterprise growth among female traders in coastal areas of Rivers State?

Hypotheses

The following hypotheses were tested at 5% level of significance:

1. There is no significant relationship between participation in per-to-peer mentorship networks and financial literacy skills acquired by female traders in coastal areas of Rivers State
2. Financial literacy skills acquired through peer-to-peer networks do not significantly influence the enterprise growth of female traders in coastal areas of Rivers State

Methodology

The study employed a survey design by adopting a quantitative data collection technique. The population of the study consisted of female traders in coastal communities in Andoni, Degema and Opobo/Nkoro Local Government Areas (LGAs) of Rivers State. These three LGAs were purposively selected due to their riverine inclination, while the respondents were selected using snowballing sampling method. Snowballing approach was used in the study because these enterprises do not have a formal and comprehensive sample frame. A total of 120 women (40 per LGA) were reached for the study. The instrument used for data gathering was a structured questionnaire for gathering data on the objectives of the study. The instrument was used to gather data on structure and mode of informal mentorship, traders' financial literacy as well as the effect of these financial literacy skills on enterprise growth. The data collected were analyzed using mean, standard deviation, chi square and multiple regression. The model specification used in the study was as follows: YGrowth = β0 + β1(XecordKeeping) + β2(XSavings) + β3(XDebtManagement) + €

Results

RQ$_1$: What is the structure and mode of operation of informal peer-to-peer mentorship networks among female traders in coastal areas of Rivers State?

Table 1: Distribution of Network Membership and Frequency of Interaction

Variable Dimension	Category	Frequency (f)	Percentage (%)
Active Network Membership	Yes (Y)	74	61.67%
	No (N)	46	38.33%
Frequency of Meetings	Daily (D)	41	34.17%
	Weekly (W)	14	11.67%
	Monthly (M)	43	35.83%
	Rarely (R)	22	18.33%
Total		**120**	**100.00%**

Table 1 shows that the structure of the informal networks is predominantly collaborative, with a majority of 61.67% of the female traders holding active network membership. Operationally, these networks run on a dual-layered schedule driven by monthly meetings (35.83%) for formal or financial tracking and high-frequency daily interactions (34.17%) for routine marketplace activities.

RQ$_2$: What is the nature of financial literacy skills acquired by female traders through mentorship networks in coastal areas of Rivers State?

Table 2: Mean and Standard Deviation of Financial Literacy Skills

Item	Financial Literacy	Mean ($\bar{X}$)	Std. Dev (SD)	Remark
1	Separating personal and household money from business money	2.85	0.94	Agree
2	Calculating daily and weekly business profits accurately	3.32	0.58	Agree
3	Keeping records of sales and business expenses	2.92	0.46	Agree
4	Saving money regularly during slow/low-catch seasons	3.10	0.61	Agree
5	Managing credit and customer debts wisely	3.12	0.55	Agree
6	Budgeting for future structural and storage business needs	3.27	0.63	Agree
	Average	**3.10**	**0.63**	**Agree**

Table 2 reveals that the financial literacy skills acquired by female traders through mentorship networks are multidimensional and highly positive, as evidenced by an overall average mean score of 3.10 (SD = 0.63), indicating that all six assessed skills were successfully acquired. The traders demonstrated the highest proficiency in calculating daily and weekly business profits accurately (X = 3.32, SD = 0.58) and budgeting for future structural and storage business needs (X = 3.27, SD = 0.63), which directly addresses the logistical demands of handling perishable sea products in riverine communities. Additionally, the networks effectively facilitated the acquisition of core transactional skills, including managing credit and customer debts wisely (X = 3.12, SD = 0.55), regular savings during slow or low-catch seasons (X = 3.10, SD = 0.61), and tracking transactions through sales and expense record-keeping (X = 2.92, SD = 0.46). While the separation of personal and household funds from business money recorded the lowest mean score (X = 2.85, SD = 0.94), it still surpassed the scale midpoint, showing that peer mentorship successfully builds comprehensive financial capabilities among informal entrepreneurs to mitigate geographical and operational vulnerabilities.

RQ$_3$: What are the effects of these network driven skills on enterprise growth among female traders in coastal areas of Rivers State?

Table 3: Mean and Standard Deviation Statistics for Enterprise Growth Metrics

Item	Enterprise Growth	Mean (X)	Std. Dev (SD)	Remark
1	Increase in average weekly sales volume of sea products	3.12	0.69	Agreed
2	Expansion of controlled trading business capital	3.01	0.88	Agreed
3	Reduction of product spoilage via financial planning	2.82	0.85	Agreed
4	Expansion of enterprise capacity to engage family/hired labor	2.58	0.93	Agreed
5	Ability to restock inventory without high-interest lenders	2.74	0.96	Agreed
	Average	**2.85**	**0.86**	**Agreed**

Table 3 indicates that network-driven financial literacy skills have a universally positive effect on the enterprise growth of female traders, as demonstrated by the average mean score of 2.85 (SD = 0.86) where respondents consistently reached a consensus of agreement across all assessed growth dimensions. The most pronounced direct impact of these peer-acquired skills is visible in the substantial increase in the average weekly sales volume of sea products, which recorded the highest mean score of 3.12 (SD = 0.69), closely followed by the successful expansion of controlled trading business capital at a mean score of 3.01 (SD = 0.88). These primary market improvements are heavily reinforced by operational improvements tailored to the local blue economy; specifically, the traders agreed that their network-driven financial planning skills directly led to a reduction in product spoilage (X = 2.82, SD = 0.85) while also bolstering their capacity to restock business inventory without relying on high-interest, predatory informal money lenders (X = 2.74, SD = 0.96). However, the capacity of these enterprises to scale structurally by engaging family or hired labor recorded the lowest level of agreement among the indicators (X = 2.58, SD = 0.93), suggesting that while peer-driven financial capabilities rapidly optimize turnover and capital independence, they take more time to translate into expanded employment capacity. Ultimately, the accumulation of these financial skills through peer mentorship networks serves as a powerful catalyst for enterprise growth, allowing informal coastal entrepreneurs to simultaneously drive commercial performance and insulate their businesses from the dual threats of product perishability and exploitative credit systems.

HO₁: There is no significant relationship between participation in per-to-peer mentorship networks and financial literacy skills acquired by female traders in coastal areas of Rivers State

Table 4: Chi-Square Contingency Table for Membership vs Financial Literacy

Membership Status	Low Financial Literacy	High Financial Literacy	Total
Active Member (Y)	11 (19.7)	63 (54.3)	74
Non-Member (N)	21 (12.3)	25 (33.7)	46
Total	**32**	**88**	**120**

Cal. x^2 = 14.18, **df:** (2-1) * (2-1) = 1, **Crit.** $x^2_{0.05}$**:** 3.84, **p-value:** < 0.001

Table 4 shows that since the value of x2cal. of 14.18 was greater than the value of x2crit. value of 3.84 and $p < 0.05$, the null hypothesis was rejected indicating that there was a statistically significant relationship between active participation in peer mentorship networks and the high financial literacy levels acquired by female coastal traders.

HO₂: Financial literacy skills acquired through peer-to-peer networks do not significantly influence the enterprise growth of female traders in coastal areas of Rivers State

Table 5a: Multiple Regression Model Summary

Model	R	R Square (R2)	Adjusted R2	Std. Error of Estimate
1	0.684	0.468	0.454	2.144

Table 5b: ANOVA Assessment of Model Fit

Source of Variance	Sum of Squares (SS)	df	Mean Square (MS)	F-Value	Sig. (p)
Regression	468.52	3	156.17	33.97	< 0.001
Residual	533.28	116	4.60		
Total	**1001.80**	**119**			

Table 5c: Coefficients and Significance of Predictor Variables

Predictor Variables (Skills)	Unstandardized β	Std. Error	Standardized β	t-statistic	Sig. (p)
Constant (β_0)	4.120	1.140	-	3.61	< 0.001

Record Keeping (β_1)	0.345	0.105	0.284	3.29	0.001
Savings/Seasonality (β_2)	0.412	0.098	0.362	4.20	< 0.001
Debt Management (β_3)	0.298	0.112	0.221	2.66	0.009

Table 5a-5c shows that the overall model proved to be highly significant as shown by the ANOVA assessment ($F(3, 116) = 33.97$, $p < 0.001$), which indicates an excellent fit for the data. The model summary reveals a strong correlation coefficient ($R = 0.684$) and a coefficient of determination (R2 = 0.468), meaning that 46.8% of the total variance in the enterprise growth of female traders is directly explained by the financial literacy skills they acquired through peer-to-peer networks. Looking at the individual coefficients, all three sub-dimensions of financial literacy exert a statistically significant and positive influence on growth because their respective p-values are well below the 5% significance threshold ($\alpha = 0.05$). Specifically, savings/seasonality skills yield the most powerful impact on enterprise expansion ($\beta = 0.362$, $t = 4.20$, $p < 0.001$), followed closely by record-keeping skills ($\beta = 0.284$, $t = 3.29$, $p = 0.001$) and debt management competencies ($\beta = 0.221$, $t = 2.66$, $p = 0.009$). Consequently, the null hypothesis is rejected, and it is concluded that financial literacy skills acquired through peer-to-peer networks significantly influence the enterprise growth of female traders in the coastal areas of Rivers State.

Discussion of Findings

The findings from the study indicates that the organizational structure of these small-scale coastal businesses leans heavily toward communal integration rather than independent isolation. With 61.67% of the surveyed women maintaining active membership in informal networks, it is evident that collective social structures serve as the primary institutional framework for these micro-enterprises. This structural reliance on social networks aligns with the findings of Fachry and Alpiani (2025), who observed that while urban entrepreneurs frequently leverage formal marketing and institutional networks, rural and structurally isolated groups depend almost exclusively on social solidarity and village-based support systems to survive and thrive. In terms of operations, the data shows a dual-layered schedule where monthly gatherings draw the highest individual share of activity (35.83%), while daily interactive sessions follow closely at 34.17%. This operational reality reflects how the physical environment dictates business practices, forcing coastal traders to balance the long-term planning of informal financial pools such as traditional rotating savings or market union contributions, with the urgent daily realities of managing highly perishable sea products.

The findings of the study further shows that these grassroots networks effectively function as informal training grounds. The highest level of skill acquisition was recorded for profit calculation at 3.32 and capital budgeting for storage and structural needs at 3.27 which demonstrates a direct, rational adaptation to the coastal trading environment. Because these women operate in riverine environments characterized by heavy logistical strains, knowing how to budget for storage solutions is a critical survival skill. This finding is strongly supported by Agusalim et al. (2025), who demonstrated that financial literacy and localized networking exert significant direct effects on sustainable livelihoods while altering how small-scale entrepreneurs make funding decisions. Furthermore, the rejection of the first null hypothesis x2 = 14.18, $p < 0.001$ statistically proves that high financial literacy is not an isolated achievement but is instead directly tied to active mentorship participation. This links cleanly with the work of M'membe et al. (2026), who proved that acquiring financial literacy serves as a powerful statistical predictor of broader financial capability, demonstrating that peer networks step in where formal banking institutions fail by converting social capital into measurable financial capabilities.

The structural benefits of these peer-acquired skills become clearer when examining their direct impact on business performance, as the study reveals that weekly sales volumes (X = 3.12) and controlled business capital (X = 3.01) expanded noticeably when these skills were put to use. These findings support Aina and Durugbo (2025), who found that mentorship and networking directly enhance performance, business confidence, and long-term resilience among women entrepreneurs facing structural barriers. Crucially, the traders noted that their new financial planning skills helped reduce product spoilage (X = 2.82) and minimized dependence on high-interest money lenders (X = 2.74). In isolated riverine communities, avoiding high-interest debt cycles while preserving inventory is central to business survival, mirroring the position of Kandolo et al. (2025), which highlighted a powerful correlation between high financial literacy among female entrepreneurs, improved internal cash management, enhanced business sustainability, and overall firm growth. However, the capacity of these enterprises to scale structurally by engaging family or hired labor recorded the lowest level of agreement among the indicators (X = 2.58). This slower rate of employment growth points back to the severe geographic and environmental barriers identified by Ukpong and Ukoima (2017), whose research emphasizes that coastal micro-enterprises in Rivers State are routinely disrupted by structural hazards like flooding, sea piracy, and coastal storms that create a risky business environment and slow down structural scaling.

Furthermore, the regression analysis confirms that 46.8%$ ($R2 = 0.468$) of the total variance in enterprise growth among these women is directly determined by the financial literacy skills they acquired via peer mentorship. The model fit is statistically robust ($F = 33.97$, $p < 0.001$), firmly rejecting the second null hypothesis and establishing that financial skills are a critical driver of economic outcomes. When looking at individual predictors, every single sub-dimension proved to be a statistically significant driver of growth, with savings and seasonality skills ($\beta = 0.362$, $t = 4.20$, $p < 0.001$) emerging as the most powerful individual predictor of growth. In a coastal blue economy, production is highly cyclical and depends heavily on fishing seasons, meaning that knowing how to save and manage money during slow, low-catch periods allows these women to preserve their capital and maintain business continuity throughout the year. Record-keeping competencies ($\beta = 0.284$, $t = 3.29$, $p = 0.001$) followed as the second most influential factor, proving that tracking sales and expenses protects micro-revenues from being swallowed up by unrecorded operating costs, while debt management skills ($\beta = 0.221$, $t = 2.66$, $p = 0.009$) also showed a significant positive effect by confirming that avoiding exploitative informal credit lines directly protects the profit margins of these traders.

Conclusion

Following the findings of the study, it was concluded that informal peer-to-peer mentorship networks serve as a critical economic safety net and alternative institutional framework for female traders operating in the coastal areas of Rivers State. These predominantly collaborative networks bridge the gap created by formal financial exclusion and geographic isolation, operating through a strategic mix of monthly planning cycles and daily operational interactions. Through these grassroots structures, female traders successfully acquire vital, multidimensional financial literacy skills which are most notable in profit calculation, seasonal savings management, and capital budgeting for storage assets which directly address the logistical challenges of a perishable blue economy. Ultimately, these network-driven capabilities serve as an essential driver of economic outcomes, directly accounting for 46.8% of the variance in enterprise growth by expanding business capital, accelerating weekly sales volumes, reducing product spoilage, and building resistance against predatory credit lines.

Recommendations

The following recommendations were made based on the findings of the study:

1. Federal and State Governments as well as other Non-Governmental Organizations should design informal training interventions that utilizes the existing structure of these networks

to attract informal traders who currently show lower proficiency by providing practical, localized methods for managing their businesses.

2. The government should provide modern work tools such as solar panels, and other storage facilities that can assist these traders to preserve their products and contribute more to the local economy where they operate.
3. In order to address the environmental barriers that suppress labour expansion and structural scaling, the Ministry of Environment alongside local riverine authorities must invest in ecological protection projects.
4. The government must also ensure that micro finance initiatives are provided in collaboration with existing informal networks so as to make financial resources accessible to traders within the local community.

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