

Research Paper



Analysis of the nature and status of women entrepreneurs in nigeria

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ABSTRACT

The study is on nature and status of women entrepreneurs in Kogi State, Nigeria. It explores the socio-cultural, economic and institutional issues that affect women entrepreneur's activities and performance in the State. In this study both qualitative and quantitative data were collected using structured questionnaires, and a mixed methods approach was used to get both types of data. The results show that women entrepreneurs in Kogi State encounter a variety of problems such as lack of financial support, poor infrastructure and negative attitudes of the society towards women business enterprise. Nevertheless, women are resilient and are equipped with good entrepreneurial skills, doing various economic activities to enhance their livelihoods and contribute to household welfare despite the constraints. The study highlights the need of positive government policies, financial services and community-based support systems to enable women entrepreneurs and improve the conducive environment for its establishment, growth and sustainability. To overcome these and to reinforce institutional and social support systems, the entrepreneurial potential of women can be unleashed so that they can contribute to meaningful economic development in Kogi State.

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1. INTRODUCTION

The status of women entrepreneurs as a key enabler of economic sustainability has become widely recognized and women entrepreneurs are a crucial part of many international policies and development

strategies. Empowering women economically is being emphasized on the realization that increases in women's participation in entrepreneurial activities have significant socio-economic benefits, such as reducing poverty, improving gender equality, creating employment and meeting the Sustainable Development Goals [1], [2]. Therefore, it is now recognised that governments and development institutions must address systemic barriers to women's access to entrepreneurial opportunities in order to achieve inclusive and sustained economic growth.

In the past few years, women entrepreneurs have been observed and some have made a great impact in Nigeria's employment creation and economic development [3]. The situation of women entrepreneurs in Kogi State, however, is unique because of the rural and urban community in the state and the disparity between them in their socio-economic characteristics. The number of women entrepreneurs in Kogi state is on the increase, but little research has been conducted to identify the challenges, experiences and environment faced by women entrepreneurs in the state [4]. Therefore, this study sets out to fill this void by exploring the nature of women entrepreneurship and factors impacting the success, performance and sustainability of women entrepreneurs in the state.

Socio-cultural aspects of Kogi State are one of the significant factors influencing the participation of women into entrepreneurship. Some of the most accepted activities which many women undertake are traditional economic activities like trading, and small farming activities, which are within existing gender norms [5]. But women facing patriarchal social norms lack mobility, power to make decisions and access to important resources for businesses. As women endeavor to work as entrepreneurs, there are societal expectations that can limit their aspirations and opportunities, particularly when they must balance family responsibilities with society's expectations and also work towards entrepreneurial goals. Plus, these cultural factors can restrict women's ability to develop their businesses, innovate and explore new business opportunities.

Access to finance is one of the problems of the female entrepreneurs in Kogi state. Accessibility of formal credit is a challenge for women as they have little collateral, lack financial knowledge and lack of financial system institutional and gender bias [6]. In consequence, many women rely on the informal sources of financing such as cooperative societies and the institutions of microfinance, but these are usually not very large sources of finance [7]. The financial constraints are also a factor that plays a significant part in the small scale of the women's businesses, and thus limit the growth and expansion prospects of women businesses [8]. Furthermore, restrictions faced by women in formal education, vocational training, and access to relevant entrepreneurial skills further worsens the situation for women, some of whom lack access to entrepreneurial skills and knowledge to start and grow their businesses [9].

However, Women Entrepreneurs in Kogi State have proven themselves to be very resilient, resourceful and adaptable. Others join in a variety of economic activities and continue to have traditional roles and at the same time begin using modern business management and marketing techniques. There are other women who have taken to digital platforms, such as social media and ecommerce to find additional markets and grow their customer base. However, prevailing gender norms still continue to shape women's opportunities to access business opportunities, professional networks and leadership positions [10]. The promotion of women entrepreneurship in Kogi State thus necessitates the development of specific policies and programmes aimed at enhancing women's access to credit facilities, entrepreneurship training and mentorship, market opportunities, among others, as well as socio-cultural barriers to women's participation in economic activities.

2. RELATED WORK

2.1 Conceptual Review

2.1.1 Nature of Women

Society's idea of women is linked to attributes like caring, empathy, and emotional sensitivity, which have been traditionally ascribed to women and limit them to the domestic sphere and their caring function. However, modern thinking challenges this view, asserting that these qualities are more socially and culturally defined than biological, and thus placing avenues for women's greater involvement in

various aspects of society. [11], [9] in the business setting a quality can impact women's leadership styles by fostering collaboration, community involvement, interpersonal dynamics, and networking. However, entrenched social norms on women's care duties remain a barrier to women's business progress. In spite of all these constraints, there are increasing social shifts that acknowledge women's ability to transcend the stereotypical roles they play and take on greater roles in business, entrepreneurship, management and leadership.

2.1.2 Women Entrepreneurs

Women entrepreneurs are an important group in the economic development, job creation, innovation and social development and many have shown their capacity to face gender-based obstacles in the initiation and operation of entrepreneurship ventures and become successful entrepreneurs. They can foster social inclusion and equality in their entrepreneurial ventures, which have a strong focus on community involvement and shared benefits [12]. Feminine entrepreneurs still face problems like lack of access to funding, poor institutional assistance and the poor representation of women in traditionally male dominated industries [13]. To overcome these constraints, there is a need for enhanced awareness, suitable institutional measures and financial/business support. In addition, women are also becoming more involved in social entrepreneurship, which is a way of achieving [14] economic benefits by simultaneously finding ways to solve significant social problems for example in areas like community development, environment, education and health.

2.2 Theoretical Framework

2.2.1 Social Feminist Theory

Asher [15] coined the term social feminist theory which focuses on the contributions of women to the society, the existence of systemic forms of oppression and the importance of research that seeks to promote change in the society. The theory underscores gender equality and the empowerment of women as key interventions that can be used to combat poverty and enhance women's access to financial resources in the Nigerian context [16]. Women's access to formal financial services and full involvement in economic activities is affected by discriminatory laws, institutional practices and biases in financial institutions [17], [18]. Social feminist theory thus suggests policies and institutional practices that are inclusive and recognise and respond to women's lived experiences, while socialist feminist academics call for structural changes to ensure gender equality. Other researchers also emphasize the need for the creation of gender responsive financial systems, and that interventions do not inadvertently reinforce or exacerbate existing social inequalities [19], [20], [21], [22].

2.3 Empirical Review

[23] Studied the roles of the SME's in enhancing the empowerment of women in Oyo State. The study's sample was 283 respondents selected using cluster sampling technique. The analysis of the data was done using descriptive statistics and binary logistic regression. Results indicated that most of the respondents were middle aged, divorced, engaged in sole proprietorship agricultural business, and had 10-20 years of experience in agricultural business and had NCE/OND qualifications. Most saw positive impacts of involvement in SMEs on personal empowerment and income security. They also identified the potential financial literacy gains and the potential for government support. Overall, the participants stated that being a member of SMEs had a significant effect on their socio-economic empowerment.

Ahmed, Magaji, Ahmad, and Yunusa examined the influence of small and medium-scale enterprises (SMEs) on women's empowerment in Oyo State. The findings showed that the typical respondent was about 40 years old, had an NCE/OND qualification, and had engaged in sole proprietorship agricultural activities for approximately 10 years. The respondents indicated that involvement in SME activities enhanced their ability to save and improved their financial stability. They also demonstrated optimism regarding the role of government support and reported increased levels of financial literacy. Furthermore, the women revealed that their savings were directed towards essential needs, including education, healthcare, and investment, while their participation in SMEs contributed to improvements in both

economic and social empowerment. The study concluded that SMEs play an important role in promoting women's empowerment and recommended increased support through better access to finance, entrepreneurship development programmes, market opportunities, and supportive regulatory policies.

Aminu [24] used entrepreneurship theory and social constructivism theory to study the potentials of women entrepreneurship in digital era and its influence on women entrepreneurs in Kano State. The study adopted a cross sectional research design, which involved 368 respondents and revealed that the factors that are related with remote working are important, such as digital online marketplaces, which is found to have significant effect on women's intentions to become entrepreneurs through poverty alleviation. The findings underscored the new opportunities, flexibility and accessibility digital work and online markets provide women entrepreneurs. According to the study, the Kano State Government needs to put in place gender-sensitive policies that enable women to access productive resources and implemented targeted support programmes to boost the participation of women in the digital entrepreneurial economy.

[25] Investigated the challenges limiting female entrepreneurs' access to start-up capital in Lagos State, Nigeria. The researchers employed a mixed-methods research design, which involved 422 respondents and six key informant interviews. The results indicated that female entrepreneurs primarily relied on family members, friends, personal savings, and cooperative societies as sources of start-up funds. The study also established that limited awareness of available financial opportunities, lack of membership in relevant business associations, and inadequate collateral were major obstacles to obtaining external finance. Consequently, the authors advocated for the development and implementation of policies and programmes that would enhance women's access to financial resources, particularly through entrepreneurship education, capacity-building initiatives, and improved access to microfinance institutions.

[26] Examined the factors affecting the performance of women entrepreneurs in Northeastern Nigeria. Using a descriptive survey research design, the study covered 283 rural women. The findings indicated that inadequate access to loans and other financial resources, restricted freedom of movement, and high taxation were major factors undermining women's entrepreneurial performance. The study further revealed that weak government support, inadequate grants and suitable credit facilities, as well as socio-cultural challenges such as negative societal perceptions, domestic violence, low literacy levels, and limited awareness, negatively influenced the performance of women-owned enterprises. The researchers therefore recommended greater cooperation among government institutions, religious organizations, private-sector bodies, and other relevant stakeholders to establish a supportive and enabling environment that would facilitate the growth and sustainability of women's entrepreneurial activities.

Although, there are several empirical literatures on women entrepreneurship and women empowerment, there are certain gaps that need to be addressed. These are financial empowerment bias, financial empowerment research that is too narrow, no research on psychometric and psychological issues and no research on technology adoption of women entrepreneurs. Other gaps are associated with the lacking financial literacy and financial market policies, and with the lack of socio-cultural constraints and environmental sustainability policies. The filling of these gaps is essential for developing a more holistic understanding of women's empowerment in entrepreneurship and other factors that shape their participation, performance and sustainability as entrepreneurs.

3. METHODOLOGY

For the purpose of collecting general opinion from the respondents with in order to make an objective assessment of the factors that militates against the performance of the women entrepreneurs of the study area in Kogi state, the study was designed using survey research method. The study was conducted in Lokoja, situated between latitudes 7°45'27.56" and 7°51'04.34"N and longitudes 6°41'55.64" and 6°45'36.58"E, with a total land area of 63.82 km². Lokoja shares boundaries with the Federal Capital Territory, LGAs of Adavi and Okehi as well as with the states of Niger, Kwara and Nassarawa. Lokoja is the administrative center of Kogi State which was established in 1991, and in 2006 it was estimated that there

were approximately 3,314,043 residents of Lokoja [26]. Agriculture was the main occupation but there are some institutions that have come up along with it like government institutions, polytechnics and hospitals. The city is religiously diverse Islam and Christianity are the major religions. Furthermore, Lokoja's strategic position at the confluence of the Niger and Benue Rivers, coupled with its proximity to major industrial centres such as Ajaokuta, enhances its significance as a major commercial and agricultural trading hub.

3.1 Population of Study

The target groups were women and micro and small business owners, some of the officials of SMEDAN, Lokoja and State Ministry of Women Affairs, Kogi state. SMEDAN records (2018), showed that SMEs registered women entrepreneurs in Kogi State were about 30,500.

Data collection technique includes sample size and sampling technique. Sample size was calculated by using the formula of Taro Yamani which is $N / 1 + N(Me)^2$. The number of respondents in their population was 30,500 with a margin of error of 0.05 making for an approximation of 395 respondents.

3.2 Sampling Procedure

The proportional allocation formula developed by Bourley ($n_1 = n_1(n)/N$) was employed to determine the number of women business owners to be selected from the respective categories. For the in-depth interviews (IDIs), five government officials were purposively selected, comprising two officials from the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and three officials from the Ministry of Women Affairs (MWA). Consequently, the study involved a total of 400 respondents, consisting of 395 women entrepreneurs and five government officials.

3.3 Sources of Data

The data used in the study were both primary and secondary data. The main sources of primary data were obtained from the distribution of questionnaires to the women business owners and IDIs with the relevant Government officials. The questionnaires were designed in a way to include open and closed questions with classification areas. The qualitative information was collected from the selected government officials using IDI approach. A questionnaire was used to collect data.

The data were collected using key instruments of questionnaire and in-depth interview. The sampling of women respondents was done using simple random sampling with 395 respondents while purposive sampling was done for the IDIs of the government officials in the State of Kogi. The questionnaires and interview guides were prepared to get the required and complete information relevant to the study and analysis of the information. The administration of questionnaires was helped by research assistants, who also helped in taking notes, recording and interpreting information gathered from the IDIs. Students will apply Data Analysis technique.

Descriptive statistics were used to analyse the quantitative questionnaires returned which included tabulation and percentage analysis. The qualitative data collected during the IDIs was analysed by verbatim transcribing and presenting pertinent direct quotes from the IDIs participants in the text.

4. RESULTS AND DISCUSSION

The researcher distributed a total of 395 questionnaires (closed and open-ended) to the subjects selected. 395 questionnaires were given and 383 questionnaires were returned, 33 questionnaires were incomplete answers and were ruled invalid. Thus, 350 questionnaires were kept for the study after cross checking for the completeness of questionnaires. The researcher also did in-depth interviews with some experts of SMEDAN and the State Ministry of women Affairs. The analyses to be presented below were based on the answers received to the questionnaires. Furthermore, qualitative data (information collected from the IDIs) was supplemented, reinforced and explained the quantitative data (information collected from the questionnaires).

The socio-demographic characteristics of the respondents were considered as stated below. Went to address Socio-Demographic characteristics of Respondent: The frequency distribution and the socio-demographic characteristics of the respondents by various socio-demographic indicators (age, sex, marital status, community and educational qualification) are shown below.

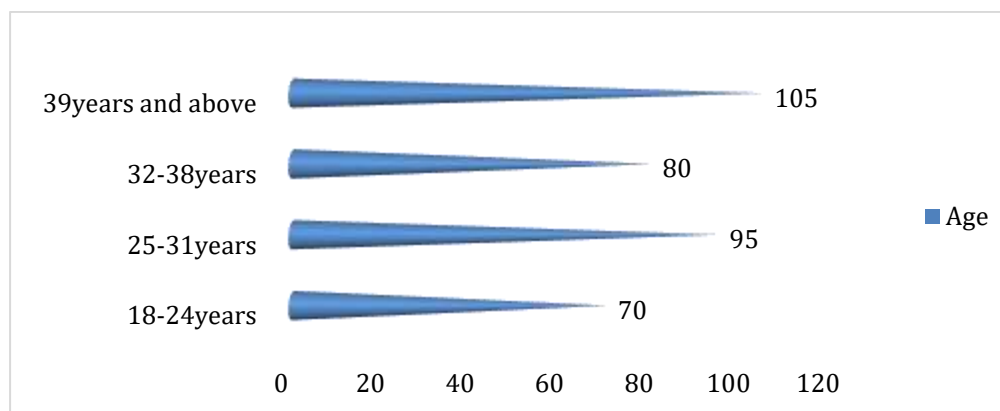
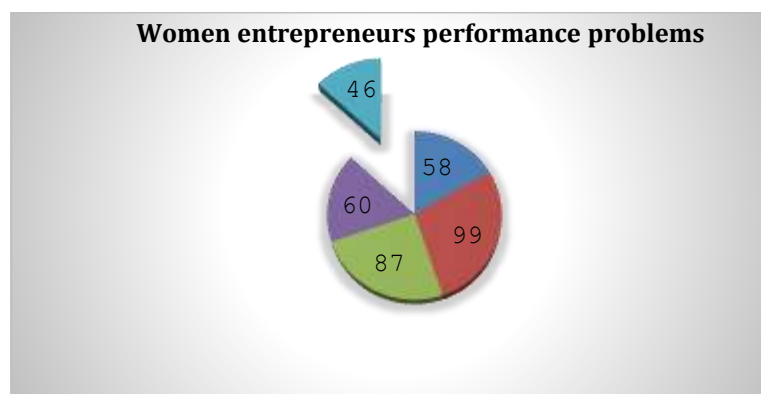


Figure 1. Shows the Distribution of Respondents by Age

The age distribution of the respondents is presented in Figure 1 of the 350 respondents surveyed, 70 (20.0%) were aged between 18 and 24 years, 95 (27.1%) were within the 25–31 years age bracket, 80 (22.9%) fell between 32 and 38 years, while 105 (30.0%) were 39 years and above. The results indicate that respondents aged 39 years and above constituted the largest proportion of the sample.

The distribution of respondents' views on the challenges affecting the performance of women entrepreneurs in Kogi State is presented in

Figure 2.



Lack of access to credit facilities

lack of adequate support from government

challenges of patriarchy

Literacy level of women

All of the above

Figure 2. Women Entrepreneurs' Performance Problems

The results shown in

Figure 2 suggest that the greatest problem facing the female entrepreneurs in Kogi State is the problem of inadequate credit facilities. The other significant barriers are patriarchal barriers which account for 22.9%, and lack of government support, which accounts for 20%. These difficulties greatly limit women entrepreneurs' growth, development and sustainability. The results indicate that increasing credit availability, boosting government assistance, and effective women's empowerment programmes may have significant impacts on the alleviation of these constraints and improvement of women entrepreneurs' performance.

Table 1. Distribution of Respondents on whether they Understand the Meaning of Entrepreneurship

Responses	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Yes I Understand	277	79.1	79.1	79.1
No, I don't	73	20.9	20.9	100.0
Total	350	100.0	100.0	-

The information in **Table 1** shows the number of respondents who have knowledge and understanding of entrepreneurship of the respondents, 277 (79.1%) have a knowledge on entrepreneurship while 73 (20.9%) do not have a knowledge. Therefore, the majority of the respondents are familiar with the concept. By years in business, the distribution of the respondents is presented in **Table 2**. The length of time respondents has been in business is as follows refer to **Table 2**.

Table 2. Frequency and Percentage Distribution of Respondents by Length of Time in Business

Responses	Frequencies	Percentage	Valid Percentage	Cumulative Percentage
Less than a year	80	22.9	22.9	22.9
1-3 years	100	28.5	28.5	51.4
4-10 years	72	20.6	20.6	72
11 years and above	98	28.0	28.0	100.0
Total	350	100.0	100.0	-

The results on the respondents' length of time in business are presented in **Table 2**. The table indicates that 80 (22.9%) respondents had operated their businesses for less than one year, 100 (28.5%) had between 1 and 3 years of business experience, 72 (20.6%) had been in business for 4–10 years, while 98 (28.0%) had operated their businesses for 11 years or more. Overall, the majority of the respondents (77.1%) had been engaged in business activities for at least three years, indicating that most participants possessed considerable experience in entrepreneurship.

Table 3. Presents the Distribution of Respondents Based on their Assessment and Description of the Prevailing Business Environment in Kogi State

Responses	Frequencies	Per Centage	Valid Percentage	Cumulative Percentage
Good	65	18.6	18.6	18.6
Poor	59	16.9	16.9	35.5
Competitive	200	57.1	57.1	92.6
I cannot say	26	7.4	7.4	100.0
Total	350	100.0	100.0	-

Table 3 presents respondents' perceptions of the business environment in Kogi State. The findings indicate that 65 respondents (18.6%) considered the business environment good, 60 (17.1%) rated it poor, 200 (57.1%) described it as competitive, while 25 (7.1%) were uncertain. The results therefore show that the largest proportion of respondents perceived the business environment in Kogi State as competitive.

This suggests that, although opportunities exist for women entrepreneurs, they operate within an environment characterized by considerable competition. This is mainly because they are financially constrained and lack the capacity to grow their businesses beyond the micro level (IDI Respondent: SMEDAN official 1).

Table 4. Distribution of Respondents According to their Assessment of the Business Environment for Women Entrepreneurs

Responses	Frequency	Per Cent	Valid Percent	Cumulative Percent
Favourable	49	14	14	14
Unfavourable	99	28.3	28.3	42.3
I do not know	202	57.7	57.7	100
Total	350	100.0	100.0	-

Table 4 indicates that 57.7% of the respondents considered the business environment in Kogi State to be manageable for women entrepreneurs, while 28.3% perceived it as unfavourable and 14.0% regarded it as favourable. The findings suggest that, despite the continued participation of women in entrepreneurial activities, several challenges remain that may limit their effective operation, growth, and expansion of businesses within the state. This observation was also supported by an in-depth interview respondent, who noted that although the general business environment presents various challenges, women entrepreneurs tend to experience greater difficulties, even in situations where there is no explicit or direct discrimination against them.

Table 5. Distribution of Responses on the Extent of Women's Involvement in Micro-Business Enterprises in Kogi State

Responses	Frequency	Per Cent	Valid Percent	Cumulative Percent
High extent	211	60.3	60.3	60.3
Low extent	83	23.7	23.7	84
I cannot say	56	16	16	100
Total	350	100.0	100.0	-

As presented in **Table 5**, women are actively and extensively involved in micro-business enterprises in Kogi State. The findings reveal that approximately 60.3% of the respondents indicated that women participate in micro-business activities to a large extent as a means of improving their economic well-being and meeting their basic livelihood needs. This demonstrates the important role of micro-enterprises in supporting women's income generation and household sustenance. An in-depth interview participant equally confirmed the high level of women's participation across different business activities in the state, emphasizing that prevailing economic hardships have placed many women at a disadvantaged position, thereby compelling them to engage in both small- and large-scale businesses as a strategy for sustaining their livelihoods and providing for their basic needs (IDI Respondent: MOWA Official 1). The following table presents the responses along with their frequencies and percentages. The results of the response are tabulated below with their frequencies and percentages.

Table 6. Distribution of Responses on Respondents' Experience in Accessing Credit Facilities from Banks and Government Agencies

Responses	Frequencies	Percentage	Valid Percentage	Cumulative Percentage
Easy	27	7.7	7.7	7.7
Very easy	6	1.7	1.7	9.4
Difficult	104	29.7	29.7	39.1
Very difficult	213	60.9	60.9	100
Total	350	100.0	100.0	-

The respondents' experiences on the topics of access to credit facilities by banks or government agencies are shown in Table 6. Results showed that the access of credit facilities from banks to support and grow businesses is very difficult for 90.6% of the respondents. The answers indicated that problems with access to business development grants and start-up funds can have an adverse effect on the business experience and growth of women entrepreneurs in Kogi State.

In this class, you will learn 4.3: Hypothesis Testing Using Chi-Square (χ^2)

This part shows the test of the formulated hypothesis by using the statistical technique of Chi-square (χ^2). The hypothesis for testing is presented below shown in Table 7.

Table 7. Distribution of Responses on Women entrepreneurs in Kogi State are Constrained by limited Opportunities

Responses	Yes	No	Total
Agreed	35	27	62
Strongly Agreed	62	36	98
Disagreed	74	20	94
Strongly Agreed	49	16	65
Undecided	4	27	31
TOTAL	224	126	350

X^2 is calculated as $= \frac{(fo-fe)^2}{fe}$

Where;

Fo= Observed frequency

Fe=expected frequency

And Fe is derived below as follows;

$$Fe = \frac{CT \times RT}{GT}$$

Where;

CT= Column Total

RT=Row Total

GT=Grand Total

X^2 is calculated as $= \frac{(fo-fe)^2}{fe}$

Table 8. Distribution of the Computed chi-square (χ^2) Values

Fo	Fe	fo-fe	(fo-fe) ²	(fo-fe) ² /fe
35	39.68	-4.68	21.90	0.552
62	62.72	-0.72	0.52	0.008
74	60.16	13.84	191.55	3.184
49	41.6	7.4	54.76	1.316
4	19.84	-15.84	250.91	12.647
27	22.32	4.68	21.90	0.981
36	35.28	0.72	0.5184	0.015
20	33.84	-13.84	191.54	5.660
16	23.4	-7.4	54.76	2.340
27	11.16	15.84	250.91	22.483
-	-	-	x ² =	49.186

The computed chi-square value of $X^2 = 49.186$ is greater than the critical value of $X^2 = 7.7779$ at 4 degrees of freedom and a 0.10 level of significance shown in Table 8. Therefore, the null hypothesis is rejected. This result indicates that limited opportunities significantly constrain the activities and

development of women entrepreneurs in Kogi State. Although the primary data suggest that the overall condition of women entrepreneurs is not entirely unfavorable, they continue to encounter considerable challenges, particularly in obtaining credit facilities. This apparent contrast between their relatively stable entrepreneurial participation and the financial difficulties they experience should therefore be interpreted within the broader socioeconomic context of women-owned businesses in Kogi State.

4.1 Results Discussion

The study contributes to the growing body of knowledge on female entrepreneurship in Kogi State, Nigeria. The findings reveal that most women entrepreneurs had completed secondary education, were predominantly aged 39 years and above, and were largely married. Entrepreneurship was generally perceived as the management of business activities for profit, with most respondents operating micro-scale enterprises. A substantial proportion of the women had between one and three years of business experience and operated within a competitive business environment. The findings further indicate a strong dependence on personal funds for financing business activities, while access to venture capital, bank loans, and other formal credit facilities remained limited. This situation demonstrates women entrepreneurs' continued reliance on informal sources of finance and highlights the difficulties they encounter in securing funding from commercial banks and microfinance institutions. In addition, the responsibilities associated with household and family obligations in Ayimgba, Ankpa, Idah, Okene, and Lokoja further constrain women's ability to operate and expand their businesses. Other institutional challenges, including inadequate awareness of government support agencies such as SMEDAN and persistent patriarchal structures, also limit women's entrepreneurial opportunities. Nevertheless, significant opportunities exist for improving the situation through government interventions such as zero-interest loans, grants, entrepreneurship training, and other capacity-building programmes that could enhance the growth of women-owned businesses and increase their contribution to the economic development of Kogi State.

5. CONCLUSION

The study concludes that women entrepreneurs in Kogi State possess considerable entrepreneurial potential and make important contributions to local economic activities, particularly within rural and micro-business environments. However, their ability to establish, sustain, and expand their enterprises is constrained by limited access to finance, inadequate infrastructure, family responsibilities, institutional barriers, and prevailing socio-cultural norms. Addressing these challenges requires the development and effective implementation of gender-responsive policies, improved access to affordable financial resources and business infrastructure, entrepreneurship and business-development training, and stronger support networks at the community and institutional levels. Regular data collection and systematic monitoring of intervention outcomes are also necessary to ensure that policies and programmes remain responsive to the changing needs of women entrepreneurs. Strengthening these areas would create a more supportive entrepreneurial environment, enhance the sustainability and growth of women-owned enterprises, and promote broader and more inclusive economic development in Kogi State.

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Author Contributions Statement

Name of Author	C	M	So	Va	Fo	I	R	D	O	E	Vi	Su	P	Fu
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Aami Abdullahi Muhammed	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Sule Magaji	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
Yahaya Ismail	✓	✓			✓	✓	✓	✓	✓			✓	✓	✓

C : Conceptualization

M : Methodology

So : Software

Va : Validation

Fo : Formal analysis

I : Investigation

R : Resources

D : Data Curation

O : Writing - Original Draft

E : Writing - Review & Editing

Vi : Visualization

Su : Supervision

P : Project administration

Fu : Funding acquisition

Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Informed Consent

Informed consent was obtained from all individual participants included in the study.

Ethical Approval

This study was conducted in accordance with the ethical standards of the University of Abuja and followed national research ethics guidelines. Ethical clearance was obtained prior to the commencement of data collection.

Data Availability

The data supporting the findings of this study are available from the corresponding author upon any request.

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