

Effect of Women's Involvement in Small and Medium-Scale Enterprises on their Economic Empowerment in Calabar, Cross River State

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Abstract

This study examined small and medium-scale enterprises and women's economic empowerment in Calabar, Cross River State. It specifically examined the effect of women's involvement in SMEs on their economic empowerment dimensions such as financial independence, skills development and business networking opportunities. The study adopted cross-sectional research design. A structured questionnaire was used to obtain primary data from 337 female operators of SMEs in Calabar. The data were descriptively analyzed, while the hypotheses of the study were tested using simple linear regression in the Statistical Package for the Social Sciences (SPSS). After the analysis, it was found that women's involvement in SMEs operations had a significant positive effect on their financial independence, skills development and business networking opportunities in Calabar. Hence, the study recommended that women in Cross River State should genuinely be supported with financial, technical and material resources to get fully involved in entrepreneurship through SMEs in order to improve their financial independence, ensuring self-employment, income generation, and asset ownership to support their families. It was also recommended that the Government of Cross River State and relevant stakeholders should introduce credible and fully-funded programmes that enable women gain and improve valuable entrepreneurial skills to effectively engage in SME operations in order to attain sustainable economic empowerment. Additionally, the study recommended that stakeholders in the private sector, including industrialists, non-governmental organizations, trade associations, among others should encourage female entrepreneurs to participate in networking events, professional associations, workshops and conferences in order to build valuable connections to grow their business.

Keywords: Female Entrepreneurship, Women Empowerment, SMEs, Financial Independence.

Introduction

Research Background

Women's economic empowerment entails the process by which women gain the ability to participate fully in economic life, enabling them to access resources, make decisions, and achieve financial independence, thereby improving their overall well-being and status in society. It has been recognized as a potential catalyst for increased financial inclusion and

economic sustainability of women especially in developing African countries (Adetola & Onasanya, 2020). This is because economic empowerment enables women to overcome traditional socio-economic barriers, granting them greater control over their resources and personal agency, which can directly improve their quality of life and social status (Afolabi & Ojo, 2021). With enhanced access to education, employment opportunities, and financial services, women can make more informed decisions, support their families, and contribute to local economies. Also, economic empowerment addresses gender-based disparities, narrowing the income gap and fostering equitable participation in various economic sectors (Alabi & Afolabi, 2022). By empowering women economically, communities benefit from increased labor productivity, poverty reduction, and a more diversified workforce, which can drive innovation and resilience, particularly in developing African countries where women play crucial roles in agriculture, trade, and small businesses (Ezeani & Nwogbaga, 2022).

This sustainable approach not only promotes financial inclusion but also strengthens the economic foundation of nations, contributing to inclusive growth and long-term societal transformation (Okafor & Akinyemi, 2018). On the heels of this recognition, several policies and initiatives have been promoted in several developing African countries, including Nigeria, aimed at economically empowering women through entrepreneurship (Okeke & Nweze, 2019). In Nigeria, programmes such as the National Women Empowerment Fund (NAWEF), Government Enterprise and Empowerment Programme (GEEP), Nigeria for Women Project (NFWP), and the Development Bank of Nigeria (DBN) Entrepreneurship Training Programme have been introduced to encourage and support women to participate in economic activities, particularly through small and medium-scale enterprises (SMEs). NAWEF provides women with affordable credit to scale their businesses, while GEEP offers interest-free loans to women in rural areas, especially those involved in small-scale enterprises and cooperative groups (Onuorah & Njoku, 2021). The NFWP, funded by the World Bank and implemented by the Nigerian government, focuses on building social and economic empowerment of women across various Nigerian states by providing them with training, mentorship, and access to financial resources (Osamudiamen & Okolo, 2020).

Additionally, the DBN Entrepreneurship Training Programme provides targeted support and financial literacy to women entrepreneurs, fostering access to capital for growing sustainable businesses (Umeokafor & Abubakar, 2023). Collectively, these programmes aim to reduce gender disparities in the economy by facilitating financial access, enhancing entrepreneurial skills, and fostering resilience among women, thereby contributing to Nigeria's overall economic growth and development. However, the question of whether or not these government empowerment initiatives have resulted in genuine and sustainable economic empowerment for Nigerian women is subject to intense scholarly debate. While some scholars assert the notion that women's participation in economic activities like SMEs operations may not result in sustainable economic empowerment (Abdullahi & Usman, 2020; Ibrahim & Musa, 2019), others argue for more participation of women in SMEs due to its empowerment potentials (Ogunleye & Adebayo, 2021; Okoh & Nwafor, 2022). This

study was therefore conducted to verify whether or not women's participation in SMEs operations could enhance their economic empowerment in Calabar, Cross River State.

Problem Statement

The idea of women's empowerment has been peddled around by several government administrations in Nigeria as a cure-all for the economic difficulties experienced by women, especially widows and the aged. Even private-sector organizations and non-governmental organizations (NGOs) recognize the need for women to be economically empowered in Nigeria. While the idea has been recognized as a notable and genuine ambition, its implementation has repeatedly been hindered by several multi-dimensional factors. To begin with, the lack of genuine interest and commitment from private-sector organizations and NGOs to women's empowerment has created a cycle of incomplete initiatives, often leaving targeted beneficiaries with limited economic support. Despite promoting the idea, many organizations fail to invest adequately in sustainable empowerment strategies, merely sponsoring short-term skills workshops or offering minimal financial support that does not translate into long-term independence for women, especially vulnerable groups like widows and the elderly. In parallel, government efforts are often little more than political gestures aimed at securing votes, with insufficient follow-through to sustain these programmes beyond election cycles.

This absence of commitment is compounded by inadequate funding, as government allocations for women's empowerment remain limited, often depriving projects of the necessary resources to scale and impact more lives. Furthermore, when resources are made available, they are frequently subject to diversion by organizers or agencies, who prioritize personal gain over social impact, often undermining the genuine intentions behind these programmes. Additionally, funds are typically funneled into short-term activities or one-off initiatives incapable of creating meaningful economic transformation for women. Such poorly structured investments rarely offer the necessary support for establishing businesses or acquiring productive assets, failing to provide women with the skills or resources needed for lasting economic empowerment. These issues collectively restrict women's opportunities to achieve financial autonomy and develop resilience against economic difficulties, rendering most empowerment schemes ineffective in addressing the deep-seated socio-economic challenges they face. This study was therefore necessary to demonstrate how genuine efforts aimed at encouraging women's participation in SMEs operations could enhance their economic empowerment dimensions such as financial independent, skills development and business networking opportunities.

Research Objectives

The broad objective of this study was to examine small and medium-scale enterprises and women's economic empowerment in Cross River State. The specific objectives were:

- i. To determine the effect of involvement in SMEs on women's financial independence in Calabar.

- ii. To examine the effect of involvement in SMEs on women's skills development in Calabar;
- iii. To ascertain the effect of involvement in SMEs on women's business networking opportunities in Calabar.

Literature Review

Small and Medium-Scale Enterprises (SMEs) in Nigeria

In many respects, the meaning and concept of small businesses cannot be completely isolated from the operational environment. Thus, the perception and definition are highly dependent on the particular economy that provides the environment of operation. The overall business scene and activities in Nigeria is dominated by small businesses which are established by individuals, groups, companies and cooperatives (Okpara, 2019). According to SMEDAN (2017), there are around 41.5 million SMEs in Nigeria. Lagos, Oyo, and Kano State are the top three states in Nigeria with the highest number of SMEs in the country. Most business start off as small but with proper planning and management, then expand and grow. However, it will be risky to assume that small enterprises are exactly like big ones after all, the difference is size. In Nigeria, there seems to be no clear-cut definition or scope for determining small business enterprise (Okpara, 2021). However, Okpara (2021) viewed SMEs are enterprises with a maximum asset base of 500 million Naira excluding land and working capital, and with a staff strength of not less than ten (10) and not more than 300 workers.

On a broad note, SMEs operating in the Nigerian economy are mandated to operate under the legal system that regulates their operations (Gbandi & Amissah, 2019). They can be referred to as enterprises with a total capital base of over 1.5 million Naira but not more than 500 million Naira including working capital but excluding the cost of land and a labour size of 11–100 workers. While medium-scale enterprises are enterprises with a total capital base of over 50 million Naira but not more than 500 million Naira including working capital, but excluding the cost of land and/or a labour size of 101–300 workers (Apulu & Ige, 2018). Interestingly, IT SMEs make up a significant portion of the SMEs population in Nigeria. According to Guardian (2021), IT SMEs account for 48.9 percent of the total SMEs population in Nigeria. Also, in the fourth quarter of 2020, ICT SMEs grew by 14.70 percent, making them the fastest growing SMEs in the Nigerian economy during this time. Furthermore, any connotation of SMEs sector must take into consideration street traders to be fully included. Otherwise, it is not complete; the broader definition of this group invariably encompasses this category of entrepreneurs (Nwakobi, 1985; Okpara, 2021).

Women's economic empowerment

Women's economic empowerment refers to the process of increasing women's access to and control over economic resources, opportunities, and decision-making power (Afolabi & Ojo, 2021). It involves ensuring that women have equal access to financial independence, participation in the workforce, and fair treatment in economic spaces, allowing them to

contribute meaningfully to economic growth and improve their well-being. By fostering skills, resources, and agency, women's economic empowerment enables women to make choices and influence decisions that benefit them, their families, and their communities (Alabi & Afolabi, 2022). This notion of women's economic empowerment gained significant traction and public attention especially in developing African countries due to the recognition of its potential to drive economic growth, reduce poverty, and improve the overall quality of life for communities (Ezeani & Nwogbaga, 2022). In many African contexts, women represent a substantial portion of the informal sector workforce and are actively involved in agriculture, small and medium enterprises (SMEs), and various local trade activities. Despite these contributions, women often face systemic barriers such as limited access to credit, insufficient educational opportunities, legal restrictions, and discriminatory cultural norms that hinder their full economic participation (Okafor & Akinyemi, 2018).

Against this backdrop, international development organizations, local governments, and advocacy groups have increasingly emphasized that empowering women economically—by improving access to financial services, vocational training, property rights, and entrepreneurial resources—not only benefits women directly but also fosters a multiplier effect that strengthens families and communities (Okeke & Nweze, 2019). The rise in global awareness, fueled by frameworks like the Sustainable Development Goals (SDGs) and national development agendas, has further solidified women's economic empowerment as a priority area, making it an essential strategy to bridge gender inequality and stimulate inclusive economic development in Africa (Onuorah & Njoku, 2021). However, realizing genuine women's economic empowerment continues to be a challenging task in developing African countries due to entrenched socio-cultural norms, limited access to financial resources, inadequate institutional support, and pervasive gender discrimination in both the public and private sectors (Umeokafor & Abubakar, 2023).

Women's involvement in SMEs and financial independence

Women's involvement in Small and Medium Enterprises (SMEs) refers to their active participation in initiating, managing, and scaling businesses within various sectors such as retail, manufacturing, services, and agriculture (Al-Dajani et al., 2019). This involvement can be at different levels, from ownership and leadership roles to operational and support positions. SMEs are often regarded as engines of economic growth, providing employment opportunities and fostering innovation. For women, engaging in SMEs offers a platform to apply their skills, fulfill entrepreneurial ambitions, and play a vital role in economic development. Such involvement not only enables them to contribute to their households and communities but also fosters broader economic inclusion (Amine & Staub, 2017). In many regions, women face systemic barriers to business opportunities, including restricted access to financing, limited business education, and social constraints. Consequently, involvement in SMEs provides them with a unique avenue to gain professional experience, improve their economic status, and become financially independent. This entails that

women's engagement in SMEs directly contributes to their financial independence because by generating their own income, women in SMEs reduce their financial reliance on partners or family members, gaining greater control over their financial decisions (Arend, 2021).

This financial control allows them to invest in personal and family development, including education, health, and welfare, which can lead to improved living standards. Moreover, financial independence through SMEs enables women to access credit facilities, build credit histories, and improve their eligibility for larger loans, allowing them to expand their businesses. This access to capital not only secures their financial position but also empowers them to contribute more broadly to the economy by creating jobs and stimulating local markets (Belinskaja & Galbreath, 2020). The foregoing viewpoint suggests that women's involvement in the operations of SMEs has the potential to improve their financial independence, thereby significantly reducing their overdependence on external support to cater for their families. This viewpoint is backed by the study of Al-Ajlouni and Zraiq (2021), which revealed that women's involvement in SMEs significantly enhanced their financial independence, thereby contributing positively to their overall economic empowerment in Jordan. The viewpoint is also reinforced by the study of Tan and Low (2023), which revealed that women involved in entrepreneurship benefited significantly from enhanced financial independence, emphasizing the importance of supportive policies in advancing women's economic empowerment through SMEs in Singapore. Hence, this study hypothesized that:

H₁: Women's involvement in SME operations has a significant effect on their economic empowerment in Calabar.

Women's involvement in SMEs and skills development

Skills development refers to the systematic process of enhancing an individual's ability, knowledge, and competencies needed to perform tasks effectively and adapt to new challenges (Rao & Sharma, 2021). This development can be achieved through formal education, on-the-job training, mentorship, and personal experience. For women, especially in the context of small and medium enterprises (SMEs), skills development encompasses acquiring both technical skills, such as product management and financial literacy, and soft skills, like leadership, communication, and problem-solving. Engaging in SMEs offers a practical, real-world setting where women can develop these critical skills while also contributing to the economic growth of their communities (Tlaiss & Al-Hajjar, 2020). According to Abdullahi and Usman (2020), involvement in SMEs enables women to acquire hands-on experience, which is essential in developing comprehensive business acumen. Women entrepreneurs are often responsible for multiple aspects of their business operations, such as marketing, accounting, supply chain management, and customer service. This diverse exposure allows them to develop a range of competencies and skills that are critical to business success (Al-Ajlouni & Zraiq, 2021). To put it in perspective, handling finances and cash flow management helps build women's financial literacy, while negotiating with suppliers sharpens their negotiation and communication skills. As they

continually tackle daily challenges, they gain a deeper understanding of market dynamics, customer preferences, and cost management, which collectively build a robust foundation for business success (Mensah, 2020). This development of business acumen is not only vital for personal growth but also strengthens their capacity to contribute to community economic empowerment by fostering the knowledge required to manage sustainable enterprises.

In addition to technical knowledge, women's involvement in SMEs promotes the development of leadership and problem-solving skills essential for scaling operations (Njeri & Mwangi, 2019). SME ownership or participation often requires women to lead small teams, make strategic decisions, and resolve issues that arise in day-to-day operations. Through this, they gain invaluable experience in leadership, resource management, and critical decision-making. Problem-solving skills, for example, are honed as women navigate the operational challenges that SMEs frequently face, such as limited resources, competitive markets, and changing customer demands (Beaudry & Li, 2022). Furthermore, the involvement of women in SMEs nurtures social capital, which is a crucial component of skills development (Tan & Low, 2023). Through interactions with customers, suppliers, fellow entrepreneurs, and industry experts, women expand their networks and learn to work collaboratively. This exposure introduces them to new ideas, technologies, and best practices that are invaluable for personal and professional growth. This viewpoint is backed by the study of Mensah (2020), which revealed that women involved in SMEs operations experienced significant improvements in their skills development, which collectively underscored the positive role of SMEs in fostering women's economic empowerment in Ghana. The viewpoint is also backed by the study of Beaudry and Li (2022), which revealed that women's participation in SMEs significantly contributed to their professional skills enhancement, reflecting the crucial role of SMEs in promoting women's economic empowerment in Canada. Hence, this study hypothesized that:

H₂: Women's involvement in SME operations has a significant effect on their skills development in Calabar.

Women's involvement in SMEs and business networking opportunities

Business networking opportunities are the channels through which entrepreneurs establish relationships that drive their growth by sharing ideas, resources, and contacts (Kusuma et al., 2020). These networks create environments for professionals to connect, collaborate, and exchange valuable industry insights. In small and medium-sized enterprises (SMEs), where resource constraints may limit direct access to information or capital, networking becomes essential. For women, engaging in business networking can be particularly impactful, as it provides access to mentorship, markets, and skills otherwise less accessible due to historical, social, or economic barriers (Shah & Verma, 2021). Through these opportunities, women entrepreneurs in SMEs can foster resilience, identify growth potential, and navigate competitive industries with support from a community of peers. As

such, involvement in SMEs allows women to establish a presence in various sectors, contributing to increased visibility in the business community and greater networking opportunities (Malan & Breytenbach, 2022). As they participate actively in SMEs, women entrepreneurs can join industry associations, attend trade fairs, and participate in entrepreneurship programs, expanding their professional circles (Ibrahim & Musa, 2019). These engagements introduce them to potential clients, suppliers, and business partners, significantly enhancing their opportunities to gain market insights and learn about emerging trends. Additionally, many SME-focused platforms specifically address women-led businesses, giving them a tailored environment to share unique challenges and solutions, building strong networks that amplify women's voices in business (Okoh & Nwafor, 2022).

Moreover, women's participation in SMEs often involves collaborative partnerships, fostering an environment where shared experiences and mutual support lead to more robust business networking opportunities. Through partnerships with other female-led SMEs or mixed-gender enterprises, women can expand their market reach and benefit from collective bargaining power (Adetola & Onasanya, 2020). These collaborative networks are not just supportive but also serve as a learning platform where women can gather critical knowledge and skills for scaling their businesses. In SMEs, where adaptability and resourcefulness are essential, networking offers a pathway to increased innovation, enhancing the long-term sustainability and growth potential of women-led businesses. The foregoing viewpoint suggests that women's involvement in the operations of SMEs has the potential to enhance their economic empowerment by exposing them to more business networking opportunities which could be harnessed for improved business growth. This viewpoint is backed by the study of Al-Ajlouni and Zraiq (2021), which revealed that women's involvement in SMEs significantly enhanced their business networking opportunities, thereby contributing positively to their overall economic empowerment in Jordan. The viewpoint is also reinforced by the study of Njeri and Mwangi (2019), which revealed that women's engagement in SMEs positively influenced their business networking opportunities, highlighting the significant role of SMEs in enhancing women's economic empowerment in Kenya. Hence, this study hypothesized that:

H₃: Women's involvement in SME operations has a significant effect on their business networking opportunities in Calabar.

Conceptual Framework

This study examined small and medium-scale enterprises and women's economic empowerment in Cross River State. It sought to determine the causality between the independent variable (participation in SMEs) and the dependent variable (women's economic empowerment) in Calabar. The independent variable was held constant, while the dependent variable was decomposed into proxies (financial independence, skills development and business networking opportunities) to allow for a direct empirical analysis. This was done because breaking down women's economic empowerment into

specific proxies enabled a more detailed understanding of how participation in SMEs influences various aspects of empowerment. By isolating these elements, the study could more accurately assess the effect of SME involvement on women's economic status and agency, providing clearer insights into the mechanisms through which economic empowerment is achieved. To this end, the proxies of economic empowerment were operationally defined to provide clarity of what was being measured.

Financial independence was operationalized as the ability of women to earn, manage, and control their own financial resources, enabling them to make autonomous decisions, support themselves and their families, and achieve personal and professional goals without relying on external financial assistance. Skills development was also operationalized as the process whereby women enhance their abilities and competencies through training and education, enabling them to access better employment opportunities, and foster entrepreneurship. In addition, business networking opportunities was operationalized as the platforms and events that facilitate the establishment of professional connections, collaboration, and support among women entrepreneurs and professionals to enhance business growth. These dimensions of economic empowerment presumed to be influenced by women's participation in SMEs operations as depicted in the conceptual model in FIG. 1.

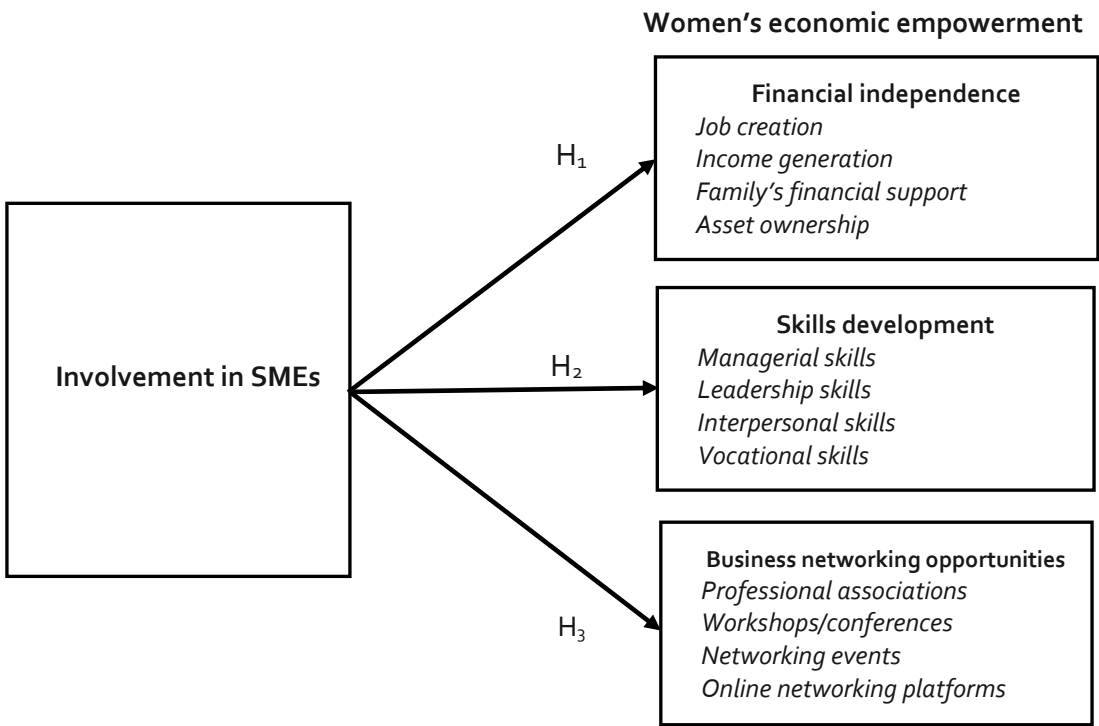


FIG. 1: Conceptual model

Source: Parameters adapted from Al-Ajlouni and Zraiq (2021); Mensah (2020); Njeri and Mwangi (2019)

Theoretical Framework

This study was based on the gender empowerment theory, propounded by Kabeer (1999). This theoretical framework emphasizes the importance of women's agency in the context of development, exploring how empowerment can be understood through capabilities, resources, and achievements. The central assumption of the gender empowerment theory is that true empowerment involves not just access to resources but also the ability to make choices and exercise control over one's life, enabling women to challenge social norms and inequalities that restrict their potential and participation in economic, social, and political spheres (Kabeer, 2005). This entails that for women to achieve genuine empowerment, they must be equipped with the necessary skills, knowledge, and support systems that allow them to navigate and influence the structures that govern their lives, thereby facilitating their active participation in decision-making processes and enhancing their overall well-being and social status.

When applied to the economic empowerment of women, the gender empowerment theory holds that women must not only have access to financial resources and opportunities but also possess the agency to make decisions regarding their economic activities (Malhotra et al., 2002). This perspective underscores the necessity of creating an environment where women can gain financial literacy, entrepreneurial skills, and access to markets, enabling them to effectively manage and grow their businesses. By fostering a sense of ownership and self-efficacy, the theory suggests that women can break free from traditional constraints and actively participate in the economy, ultimately leading to improved socio-economic outcomes for themselves and their communities (Lowe & Lann, 2019).

In the present study, the relevance of the gender empowerment theory lies in its basic assumption, which suggests that true empowerment for women extends beyond mere access to financial resources; it fundamentally encompasses their ability to make informed choices and exert control over their economic activities. This study focuses on small and medium scale enterprises (SMEs) and their role in enhancing women's economic empowerment in Cross River State, specifically through financial independence, skills development, and business networking opportunities. By applying the gender empowerment theory, the study highlights how participation in SMEs can facilitate women's agency, allowing them to navigate economic structures effectively and challenge the socio-cultural barriers that limit their potential. Furthermore, the theory emphasizes the need for supportive environments that promote financial literacy, entrepreneurial skills, and access to networks, which are crucial for women to thrive in business. Ultimately, this theoretical framework supports the study's objectives by providing a lens through which the influences of SME participation on women's empowerment can be understood, thus reinforcing the importance of fostering an inclusive economic landscape that empowers women in Cross River State.

Methodology

Research design

This study adopted a cross-sectional survey research design, using a structured questionnaire to gather data from female entrepreneurs operating small and medium enterprises (SMEs) in Calabar, Cross River State. In implementing the cross-sectional approach, data collection was conducted as a one-time event rather than over an extended period, making it efficient and reducing the time and effort required. By gathering responses from respondents within a short, defined timeframe, the study effectively captured a snapshot of current experiences and insights from female entrepreneurs without the need for follow-up or longitudinal data collection.

Study population, sample and sampling technique

The target population of this study comprised all women-run SMEs in Cross River State. However, given that not all SMEs operating in the state are registered with the government, it was not feasible to obtain credible information on the study's population. Also, many women-run businesses operate informally, particularly in rural areas where small-scale trade and services may not require formal registration or licensing. The lack of up-to-date public databases on the demographic composition of operators of SMEs in Cross River State also made it unfeasible to obtain accurate data about the population. Therefore, the study resorted to using the Topman sample size determination procedure to arrive at an estimated sample size for the investigation. This procedure was based on the Topman formula which states thus:

$$n = \frac{Z^2Pq}{e^2}$$

Where

n:	Sample size required
Z:	Tabular statistical unit (1.96)
P:	Probability of positive response (0.44)
q:	Probability of negative response (0.56)
e:	Margin of error (5 percent)

To obtain the probabilities of positive and negative responses (P and q respectively), the researcher conducted a pilot survey by interviewing a random selection of 50 shop owners at Watt Market, Calabar regarding their demographic composition (specifically, gender). Out of the 50 respondents interviewed, 22 respondents or 44 percent were female operators; while 28 respondents or 56 percent were male operators of SMEs. From the result of the pilot survey above, the Probability of Positive Responses (P) is 0.44, while the Probability of Negative Responses is 0.56. By simple substitution, the Topman formula was applied thus:

$$\begin{aligned} n &= \frac{1.96^2 (0.44 \times 0.56)}{0.05^2} \\ &= \frac{3.8416 (0.2464)}{0.0025} \end{aligned}$$

$$\begin{aligned}
 &= \frac{0.9466}{0.0025} \\
 &= 378.64 \\
 n &= 379 \text{ female operators of SMEs approximately}
 \end{aligned}$$

Furthermore, purposive sampling was adopted to locate women-run SMEs in Calabar to participate in this study. Rather than visit random locations, the researchers deliberately targeted Watt Market for the survey, where scores of female entrepreneurs could easily be found almost at the same time. This would be unfeasible for other sampling techniques like simple random sampling or systematic sampling, as these methods would require a broader, more dispersed selection across various locations, which could dilute the concentration of women-run SMEs targeted in this study. Random sampling techniques would likely yield participants from a wider range of business types and locations, reducing the likelihood of achieving a sample that specifically aligns with the focus on female entrepreneurs in Calabar. In contrast, purposive sampling allowed the researchers to concentrate efforts on Watt Market, where the density of women-run SMEs is high, enabling a more efficient and relevant data collection process.

Data collection

This study was based on primary data obtained from female operators of SMEs in Calabar with the aid of a structured questionnaire. The data were obtained from respondents by a 3-member team of enumerators in order to ensure safe administration and retrieval of the questionnaire. This team accompanied us to the survey location (Watt Market) in Calabar, where they assisted in questionnaire administration and retrieval. All potential respondents were briefed on the subject and aims of the study and asked to consent to the survey before being given questionnaire copies by the research enumerators. To obtain primary data for the study, we used a 5-point Likert scale questionnaire adapted from existing studies.

Data analysis procedure

Descriptive statistics (simple percentages and frequency tables) were used to analyze and interpret the data collected for the study. The null hypotheses developed for the study were tested using simple linear regression in the Statistical Package for the Social Sciences (SPSS 23). The regression model states thus:

$$Y = a + \beta X + e$$

Where:

- Y = Dependent variable (women's economic empowerment)
- a = The intercept
- β = Coefficient of the independent variable
- X = Independent variable (involvement in SMEs)
- e = Margin of error

Therefore:
Y₁ = Financial independence
Y₂ = Skills development
Y₃ = Business networking opportunities

Analysis and Discussion
Descriptive statistics of research variables

TABLE 1
Descriptive statistics of research variables

	n	Minimum	Maximum	Mean	Std. Deviation
Involvement in SMEs	337	1.17	4.00	2.351	1.719
Financial independence	337	1.25	4.25	2.347	1.911
Skills development	337	1.25	4.50	2.589	1.929
Business networking opportunities	337	1.00	4.75	2.485	1.004
Valid N (listwise)	337				

Source: Authors’ computation via SPSS, 2024

The results in TABLE 1 explain the descriptive statistics of the variables of the study using mean, standard deviation, minimum and maximum. This result is based on a 5-Point Likert scale ratio, which 5 being strongly agree and 1 strongly disagree, while 3, 2 and 4 are undecided, disagree and agree respectively. With respect to involvement in SMEs, the results show that the minimum response from respondents was 1.17 (strongly disagree), while the maximum response was 4.00 (agree). The mean value was 2.351, while the standard deviation was 1.719. This implies that majority of the respondents agreed to the statements measuring involvement in SMEs as a variable. The results in the same table show that with respect to financial independence, the minimum response from respondents was 1.25 (strongly disagree), while the maximum response was 4.25 (agree). The mean value was 2.347, while the standard deviation was 1.911. This implies that majority of the respondents agreed to the statements measuring financial independence as a variable. Similarly, with respect to skills development, the results on Table 1 show that the minimum response from respondents was 1.25 (strongly disagree), while the maximum response was 4.50 (strongly agree). The mean value was 2.589, while the standard deviation was 1.929. This implies that majority of the respondents strongly agreed to the statements measuring skills development as a variable. Furthermore, with respect to business networking opportunities, the results on TABLE 1 show that the minimum response from respondents was 1.00 (strongly disagree), while the maximum response was 4.75 (strongly agree). The mean value was 2.485, while the standard deviation was 1.004. This implies that majority of

the respondents strongly agreed to the statements measuring business networking opportunities as a variable.

Hypotheses testing

Hypothesis one

Ho: Women's involvement in SME operations has no significant effect on their economic empowerment in Calabar.

Test statistic = Simple linear regression analysis

Decision criteria: Accept the alternative hypothesis if ($P < .05$) and reject the null hypothesis, if otherwise.

TABLE 2

Model summary of the effect of involvement in SMEs on women's financial independence in Calabar

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.534 ^a	.286	.284	.77115

a. Predictors: (Constant), Involvement in SMEs

Source: Authors' computation via SPSS, 2024

TABLE 3

ANOVA^a of the effect of involvement in SMEs on women's financial independence in Calabar

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	79.663	1	79.663	133.959	.000 ^b
	Residual	199.217	335	.595		
	Total	278.880	336			

a. Dependent Variable: Women's financial independence

b. Predictors: (Constant), Involvement in SMEs

TABLE 4

Coefficients^a of the effect of involvement in SMEs on women's financial independence in Calabar

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.757	.144		5.270	.000
	Involvement in SMEs	.676	.058	.534	11.574	.000

a. Dependent Variable: Women's financial independence

Source: Authors' computation via SPSS, 2024

Tables 2 to 4 present the regression results of the effect of involvement in SMEs on women’s financial independence in Calabar. The results in Table 2 shows that the relationship between involvement in SMEs and women’s financial independence in Calabar is 53.4 percent (as seen in the R column), which indicates a strong degree of relationship. The coefficient of determination (R^2) of 0.286 (in Table 2) indicates that up to 28.6 percent of the variability in the dependent variable (women’s financial independence) is accounted for by the independent variable (involvement in SMEs). This implies that a unit change in the women’s involvement in SMEs operations will result in the improvement of their financial independence by up to 28.6 percent when other factors are held constant. Also, given that F-test (133.959, $P < 0.05$, $t = 11.574$), the findings revealed that involvement in SMEs has a significant positive effect on women’s financial independence in Calabar. Therefore, we reject null hypothesis one, and accept alternative hypothesis one, indicating that women’s involvement in SME operations has a significant positive effect on their economic empowerment in Calabar.

Hypothesis two

Ho: Women’s involvement in SME operations has no significant effect on their skills development in Calabar.

Test statistic = Simple linear regression analysis

Decision criteria: Accept the alternative hypothesis if ($P < .05$) and reject the null hypothesis, if otherwise.

TABLE 5

Model summary of the effect of involvement in SMEs on women’s skills development in Calabar

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.507 ^a	.395	.392	.88586

a. Predictors: (Constant), Involvement in SMEs

Source: Authors’ computation via SPSS, 2024

TABLE 6

ANOVA^a of the effect of involvement in SMEs on women’s skills development in Calabar

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	27.440	1	27.440	34.967	.000 ^b
	Residual	262.889	335	.785		
	Total	290.329	336			

a. Dependent Variable: Women’s skills development

b. Predictors: (Constant), Involvement in SMEs

Source: Authors’ computation via SPSS, 2024

TABLE 7

Coefficients^a of the effect of involvement in SMEs on women's skills development in Calabar

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.656	.165		10.033	.000
	Involvement in SMEs	.397	.067	.507	5.913	.000

a. Dependent Variable: Women's skills development

Source: Authors' computation via SPSS, 2024

Tables 5 to 7 present the regression results of the effect of involvement in SMEs on women's skills development in Calabar. The results in Table 5 shows that the relationship between involvement in SMEs and women's skills development in Calabar is 50.7 percent (as seen in the R column), which indicates a strong degree of relationship. The coefficient of determination (R^2) of 0.395 (in Table 5) indicates that up to 39.5 percent of the variability in the dependent variable (women's skills development) is accounted for by the independent variable (involvement in SMEs). This implies that a unit change in women's involvement in SMEs operations will result in the improvement of their skills development by up to 39.5 percent when other factors are held constant. Also, given that F-test (34.967, $P < 0.05$, $t = 5.913$), the findings revealed that involvement in SMEs has a significant positive effect on women's skills development in Calabar. Therefore, we reject null hypothesis two, and accept alternative hypothesis two.

Hypothesis three

Ho: Women's involvement in SME operations has no significant effect on their business networking opportunities in Calabar.

Test statistic = Simple linear regression analysis

Decision criteria: Accept the alternative hypothesis if ($P < .05$) and reject the null hypothesis, if otherwise.

TABLE 8

Model summary of the effect of involvement in SMEs on women's business networking opportunities in Calabar

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.675 ^a	.316	.313	1.00353

a. Predictors: (Constant), Involvement in SMEs

Source: Authors' computation via SPSS, 2024

TABLE 9

ANOVA^a of the effect of involvement in SMEs on women's business networking opportunities in Calabar

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.931	1	11.931	12.212	.000 ^b
	Residual	327.370	335	.977		
	Total	339.301	336			

a. Dependent Variable: Women's business networking opportunities

b. Predictors: (Constant), Involvement in SMEs

Source: Authors' computation via SPSS, 2024

TABLE 10

Coefficients^a of the effect of involvement in SMEs on women's business networking opportunities in Calabar

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.238	.187		11.969	.000
	Involvement in SMEs	.105	.076	.675	1.385	.010

a. Dependent Variable: Women's business networking opportunities

Source: Authors' computation via SPSS, 2024

Tables 8 to 10 present the regression results of the effect of involvement in SMEs on women's business networking opportunities in Calabar. The results in Table 8 shows that the relationship between involvement in SMEs and women's business networking opportunities in Calabar is 67.5 percent (as seen in the R column), which indicates a very strong degree of relationship. The coefficient of determination (R^2) of 0.316 (in Table 8) indicates that up to 31.6 percent of the variability in the dependent variable (women's business networking opportunities) is accounted for by the independent variable (involvement in SMEs). This implies that a unit change in women's involvement in SMEs will result in the improvement of their business networking opportunities by up to 31.6 percent when other factors are held constant. Also, given that F-test (12.212, $P < 0.05$, $t = 1.385$), the findings revealed that involvement in SMEs has a significant positive effect on women's business networking opportunities in Calabar. Therefore, we reject null hypothesis three, and accept alternative hypothesis three.

Discussion of Findings

Involvement in SMEs and women's financial independence

The test of hypothesis one revealed that involvement in SMEs has a significant positive effect on women's financial independence in Calabar. This finding is backed by the study of

Al-Ajlouni and Zraiq (2021), which revealed that women's involvement in SMEs significantly enhanced their financial independence, thereby contributing positively to their overall economic empowerment in Jordan. The finding is also reinforced by the study of Tan and Low (2023), which revealed that women involved in entrepreneurship benefited significantly from enhanced financial independence, emphasizing the importance of supportive policies in advancing women's economic empowerment through SMEs in Singapore.

The implication of this finding to women entrepreneurs and other relevant stakeholders involved in women's economic empowerment initiatives in Cross River State is that fostering women's involvement in SMEs can be a critical strategy for enhancing their financial independence and overall economic empowerment. This outcome highlights the importance of developing and implementing supportive policies, such as access to financing, skill development programs, and entrepreneurial training, to create an enabling environment for women's entrepreneurship. By empowering women financially, these initiatives not only improve their economic standing but also contribute to broader socio-economic development, as financially independent women are better equipped to support their families and invest in community growth.

Involvement in SMEs and women's skills development

The test of hypothesis two revealed that involvement in SMEs has a significant positive effect on women's skills development in Calabar. This finding is backed by the study of Mensah (2020), which revealed that women involved in SMEs operations experienced significant improvements in their skills development, which collectively underscored the positive role of SMEs in fostering women's economic empowerment in Ghana. The finding is also backed by the study of Beaudry and Li (2022), which revealed that women's participation in SMEs significantly contributed to their professional skills enhancement, reflecting the crucial role of SMEs in promoting women's economic empowerment in Canada.

The implication of this finding to women entrepreneurs and other relevant stakeholders involved in women's economic empowerment initiatives in Cross River State is that greater support for women's involvement in SMEs could drive substantial skills development, fostering both individual and collective economic growth. This effect suggests that policies and resources aimed at increasing women's access to SME opportunities can create pathways for skills enhancement that are essential for their economic advancement. By investing in training, access to finance, and mentorship programmes for women in SMEs, stakeholders can help bridge skill gaps, enhancing the competitiveness and sustainability of women-led businesses. Additionally, these findings underscore the importance of SMEs as vehicles for promoting gender equality in economic participation, aligning with broader development goals for the region.

Involvement in SMEs and women's business networking opportunities

The test of hypothesis three revealed that involvement in SMEs has a significant positive effect on women's business networking opportunities in Calabar. This finding is backed by the study of Al-Ajlouni and Zraiqa (2021), which revealed that women's involvement in SMEs significantly enhanced their business networking opportunities, thereby contributing positively to their overall economic empowerment in Jordan. The finding is also reinforced by the study of Njeri and Mwangi (2019), which revealed that women's engagement in SMEs positively influenced their business networking opportunities, highlighting the significant role of SMEs in enhancing women's economic empowerment in Kenya.

The implication of this finding to women entrepreneurs and other relevant stakeholders involved in women's economic empowerment initiatives in Cross River State is that fostering women's involvement in SMEs could be a strategic avenue for enhancing their business networking opportunities, which is essential for their economic advancement. By actively participating in SME ventures, women not only gain greater access to networks that can lead to business growth and resource acquisition but also strengthen their economic independence and decision-making capabilities. Consequently, stakeholders could consider investing in policies and support systems that prioritize women's SME involvement as a core strategy for bolstering their economic empowerment and resilience in Cross River State.

Conclusion and Recommendations

This study delved into an investigation of the effect of women's involvement in SMEs operations on their economic empowerment in Calabar. As more women ventured into entrepreneurship through SMEs operations, this study was carried out to test empirical data in order to determine whether or not their economic empowerment was enhanced through such involvement. This was necessary because understanding the link between SME participation and economic empowerment could highlight pathways for sustainable income generation and greater financial independence for women in Cross River State. To this end, primary data were obtained from women-led SMEs in Calabar through a structured questionnaire survey. The data obtained were statistically analyzed and the findings revealed that women's involvement in SMEs operations had a significant positive effect on their financial independence, skills development and business networking opportunities. This finding implies that women's involvement in SME operations is a viable pathway toward economic empowerment and self-reliance. By achieving financial independence, women not only improve their personal financial security but also contribute to the broader economic development of their communities. Hence, the study concludes that women's involvement in SMEs operations is a fundamental catalyst for sustainable economic empowerment in Cross River State.

Guided by the findings of this study, the following practical steps are recommended for possible implementation by stakeholders involved in women's economic empowerment initiatives:

- i. Women in Cross River State should genuinely be supported with financial, technical and material resources to get fully involved in entrepreneurship through SMEs in order to improve their financial independence, ensuring self-employment, income generation, and asset ownership to support their families. Through such initiatives, women can overcome economic barriers, contribute meaningfully to local economies, and create sustainable livelihoods that benefit their families and communities.
- ii. The Government of Cross River State and relevant stakeholders should introduce credible and fully-funded programmes that enable women gain and improve valuable entrepreneurial skills to effectively engage in SME operations in order to attain sustainable economic empowerment. Training programmes are essential in this regard as they provide women with the platform to acquire critical skills, build networks, and access resources needed to thrive in SME operations, thereby promoting sustainable economic empowerment.
- iii. Stakeholders in the private sector, including industrialists, non-governmental organizations, trade associations, among others should encourage female entrepreneurs to participate in networking events, professional associations, workshops and conferences in order to build valuable connections to grow their business. Women entrepreneurs can achieve economic empowerment by participating in networking opportunities because it enables them to access valuable resources, mentorship, and potential partnerships that support business growth and sustainability.

Contribution to knowledge

This study contributes significantly to existing knowledge in the area of women's economic empowerment by providing empirical evidence that confirms the direct link between women's involvement in SME operations and their economic empowerment. It specifically demonstrates that when women get involved in the operations of SMEs, it gives them the opportunity to enhance economic empowerment dimensions such as financial independence, skills development and business networking opportunities. This is an essential contribution to knowledge because it highlights the practical ways in which women's participation in SMEs drives economic empowerment. By empirically linking SME involvement with key empowerment dimensions, the study underscores how women's engagement in business activities not only enhances their financial autonomy but also fosters skill acquisition and access to valuable networks. These findings provide concrete evidence to support policy recommendations that encourage women's entrepreneurship as a pathway to economic resilience and empowerment, contributing to sustainable development goals aimed at gender equality and economic inclusion.

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