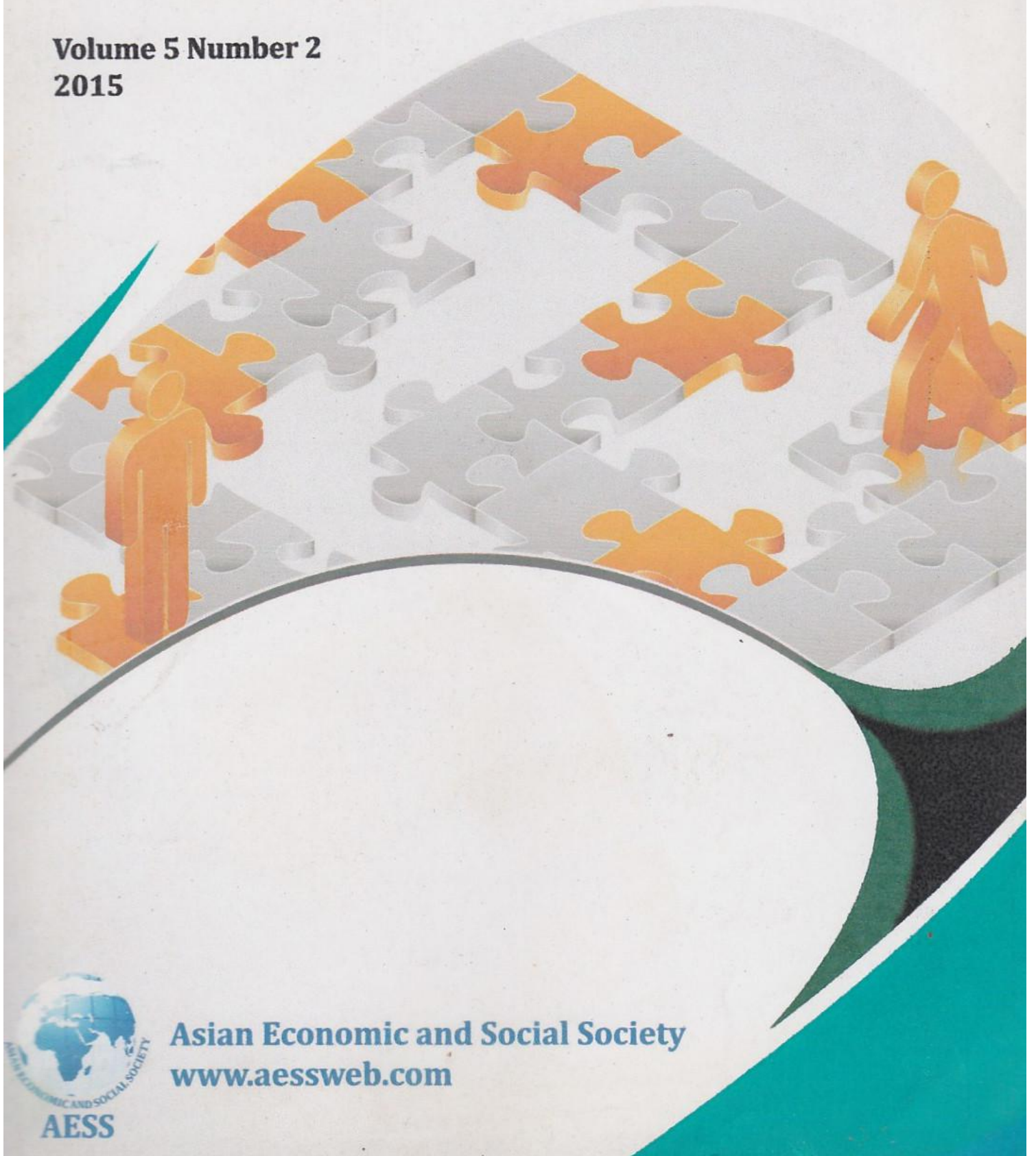


International Journal of Asian Social Science

ISSN (P): 2226-5139

ISSN (E): 2224-4441

Volume 5 Number 2
2015



Asian Economic and Social Society
www.aessweb.com



EMPOWERING WOMEN AND YOUTH IN MICRO- AND SMALL-SCALE ENTERPRISES (MSSEs) FOR WEALTH CREATION

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ABSTRACT

Women and youth are major victims of poverty caused by deprivation. Both group members of population lack access to land, physical capital assets, human capital, and participation in decision processes in the family and community levels. Their engagement in MSSEs as a means of escaping from the trap of poverty can be empowered by access to improved services of GSM and supply of financial capital through membership in cooperative societies. There is evidence from pilot survey that GSM has provided saving of transportation costs and that members of cooperative societies have used such cooperative societies to source their business finance. Nevertheless, these veritable opportunities are hindered by limitation imposed by inadequate information and knowledge of some women and youths engaging in MSSEs.

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Keywords: Empowerment, Poverty, Women and youth, MSSEs, Cooperative societies.

Contribution/ Originality

This study is one of very few studies which have explored the means through which women and youth in MSSEs can be empowered for wealth creation and sustainable poverty alleviation, using a state in Nigerian as a referenced case.

1. INTRODUCTION

Nigeria is a developing economy with 83.5 percent of her population falling into the youth age bracket of 0 – 40 years. Besides, women constitute about half of the population of Nigeria¹. Any plan to develop the Nigerian economy must consider very seriously women and youth development. There are more reasons to the centrality of women and youths in development process than just their population. The multiplier effect of human investment in youths is greater

¹ Assuming normal distribution, female youths would constitute over 50% of the total population.

than the effect of comparable investment in aged members of the population. Human capital development of women, in the forms of investment in women education and health, has been proved to be socially more effective in generating higher benefit than comparable investments in the male population. On the average, women impact more, in interpersonal basis, on the lives of members of a family and household than male members can ever achieve in such aspects of life.

Youth, as noted by Akpan (2006b), bears the genes for economic and biological development and sustenance of a society. It is the youth who constitute the most productive workers in any economy. Youths are adventurous, venturesome, enterprising and inventive.

Notwithstanding the strategic developmental role that the women and youths are supposed to be playing in a country or part thereof, these components of the Nigerian population are besieged by a number of problems which constrain their attainment of optimal contribution to wealth creation and economic growth. In Nigeria, male and gerontocratic domination is a major factor in the problem that women and youths are facing in their quest to earn meaningful living.

Few women own economic capital and even fewer of them engage in modern businesses as entrepreneurs. Although women are very actively engaging in economic activities, they are mostly busy in the micro- and small-scale informal business spectrum, grappling with crude technology, underemployment, low productivity and low income returns that can hardly attain their basic needs. Women earn less income than men and the share of the GDP appropriated by the female population is lower. Women are generally poorer across all the states and regions in Nigeria (FOS, 1999).

The youth also face economic problems and constraints which are considerably comparable to those besetting the women. Youth are contending with outright unemployment and disguised unemployment. This is partly as a result of lack of education or inadequacy of education as well as inadequate job-creation capacity of the economy. Youth also lack means of production both at the micro-scale as financial capital and more so at large-scale outlays such as manufacturing plants and other modern business outfits.

To drive this paper, we shall be motivated by the following questions: What are the factors responsible for the backwardness of women and youth population in the process of income generation and wealth in Nigeria? Besides, what measures should be adopted to correct those problems and empower women and youth to participate effectively and contribute optimally to creation of wealth in the society? In particular, what roles do micro- and small-scale enterprises, ICT and cooperative societies play in the transformation of the target segment of the population to become major contributors to wealth creation and economic growth?

The paper is structured into four sections from here, namely, Conceptual issues in section 2, Empowerment of women and youths in section 3, Provision of means of empowerment through SMSEs, ICT and cooperative societies in sections 4, and conclusion in sections 5.

2. CONCEPTUAL ISSUES

Issues in empowerment are important only when the causes of impoverishment, which justifies the need for empowerment, are well known and analyzed to bring out ways of removing or minimizing those constraints. To this end, it is pertinent to ask the question, why is empowerment

of women and youth a necessary issue? Or put differently, what are the causes of impoverishment or marginalization of women and youths?

Empowerment is a means provided to an impoverished person or group to launch him/her or the group out of impoverishment and marginalization to contribute maximally to wealth creation and economic growth. Empowerment is a purposeful plan and action directed towards bridging a perceived gap between an advantaged group and a disadvantaged segment of a population so as to enable the underprivileged group to attain sustainably improved level of wellbeing. Empowerment becomes necessary because there exists impoverishment, may be due to deprivation, lack of access to economic and social/political opportunities, adverse government policies, inequitable economic relations, regressive laws and unsupportive culture, which marginalizes a group of people and would perpetuate their impoverishments as their current income cannot guarantee savings and accumulation of capital necessary for a breakthrough. Simply, the impoverished groups of people, who are marginalized in their social relations require some assistance programme that would launch them out of the vicious circle of poverty. It is this assistance programme or plan of action that is empowerment.

The essence of empowerment of any segment of the society is to ensure well-being of everyone in the social community so as to increase wealth and welfare of all living in that society. Poverty is a vice not just because it is source dejection to the poor but also it is known to be a major causative factor for crime and violence in the society. Attainment of peace with minimized crime rate requires increased participation in commercial (as opposed to subsistent) economic activities.

Empowerment is crucial because any person, group or society operating with subsistent income can hardly make a breakthrough in income earnings that can possibly generate savings at a level that can be transformed into a meaningful investment. It is a common knowledge in development economics that vicious circle of poverty has income depressing forces (Seavoy, 2000) comprising backward technology, ignorance, low income, poor health, poor institutional arrangements, and backward cultural practices that inhibit income generation forces from growing to a level that would engender sustainable growth. To overcome this captivity, those factors that depress income growth must be dealt with – which is the concern of empowerment.

As discussed in Akpan (2006a) empowerment starts from the correct identification of the course of poverty, deprivation, impoverishment or marginalization, followed by a planned programme of actions on how to overcome the problem and realize growth, the execution of such action plan, monitoring and evaluating the process for success and improvement. Empowerment is thus better conceptualized as a process of activities that will culminate in breaking the bonds of poverty circle and set in motion the virtuous circle of activities that support wealth-creation and perpetuate prosperity.

Gender-based poverty as affecting the female population has been widely acknowledged in economic literature in the subject of poverty. Sen (1984) referred to this as sex bias and age bias poverty, which exist predominantly in less developed countries. This type of poverty is a consequence of capability deprivation of the female and youth members of population from access to means of functioning (Sen, 1984). According to White and Killick (2001) it is “unambiguously clear that there are gender disparities in access to, and control of, directly productive assets such as

land and credit, human capital in the form of education and health...” and they also suffer exclusion from participation household and community decision process.

Poverty alleviation policies are a form of empowerment programme but there are a number of other measures for empowerment. These include cultural transformation that offers more opportunities for accumulation of human capital through access to education and health facilities. Policies that improve the share appropriated by hitherto disadvantaged group in the total output; social reforms in the production and market relations that result in a more equitable access to the control of means of production are empowering the weak and poor. Similarly, political reforms that engender populist enlistment into political power positions, and adjustment towards a belief system that is more adaptable to changes and equality also provide opportunities for empowerment of the disadvantaged and vulnerable segment of the population.

3. EMPOWERMENT OF WOMEN AND YOUTH IN AKWA IBOM STATE

Women in Akwa Ibom impact so much on the welfare of the households to which they belong – rendering non-income services as wives and mothers. They engage in informal economic activities (both subsistent and commercialized informal activities) to advance the welfare of the households which they belong. Many women in the state engage in activities such as compound farming and animal rearing for the purpose of augmenting the share of household’s income expended on consumption. Most agricultural activities undertaken by the women folk are primarily for subsistence, even though some residual share of the produce may be sold – but again proceeds from such sales mostly go into consumption expenditure, making their farming activities to be predominantly subsistent. Unfortunately, just as subsistent economic activities are not enumerated in the national income accounting, households do not attach any significant value to the women’s contribution to households’ subsistence. Even though such supports pave the way for men’s savings and accumulation of capital, men regard their capital formation and investment as their exclusive properties to the utter disparagement of the supportive roles of the women in the households.

Akwa Ibom women also engage in informal trading which require micro-scale financial capital. They trade on consumable items, mostly food items. The goods on which they trade are perishable, with very high rate of wastage in the absence of electricity, storage facilities and efficient transportation network. This increases economic losses to the traders and deadweight waste to the economy.

Another observable characteristic of women in business in Akwa Ibom state is that they do not own or control the key means and service required in their business. For example, those involved in trading do not have means of transportation even as a group, they do not have adequate savings to generate the needed financial capital and do not have unimpeded access to the formal credit sources in the banking sector, where interest rates are lower. In these circumstances, they are exploited by commercial transporters and drivers who exact high transport fares, and by informal money-lenders who demand unimaginably high interest from them. Thus, women are under the continued reins of economic yokes that have been carefully harnessed by men for their (men’s) prosperity and the perpetuity of their dominance. Women thus work hard but get drained of the rewards by the high

service charges that men charge for the use of their capital. This, in a way, explains the vicious cyclical reason for which women can hard accumulate capital.

The women also face a lot of risks in the course of doing business. They adopt unconventional means of transportation. For example, the load cabin of lorries and pick-up vans are often used for the transportation of both the goods and the traders, with the goods being more protected and safer than their owners in event of accident. There is no formal or even informal insurance arrangement to mitigate the risks undertaken by women involved in such risky businesses.

Yet a good population of the women is also engaged in informal labour market, where employment contract arrangements are negotiated on daily basis. This type of labour employment is casual with high job insecurity, low pay and lack of personal safety plan for workers involved. In Akwa Ibom state, one can easily find a large number of women (and youths) waiting at major road junctions in the mornings for daily employment which may never be found in some days of the week.

Another very important issue concerning women economic activities is that upon vicissitude in most families, especially if there are young children dependents, women have the natural propensity to bear more of the burden by undertaking any odd job and adopting various survival economic activities to ensure that they secure the survival of the members of their households. This is due to the natural love which women have for their families, which, by any average assessment, is greater than whatever devotion and commitment have men.

Women have no inheritance in the bequests of families in the state. They do not own land and landed properties. And because they do not have access to major means of production, they are generally poor. What are the implications of this economic background for empowerment of women in Akwa Ibom state? Before answering this question it pertinent to have a view of the problems of youths.

The economic challenges that the youths in Akwa Ibom state are facing are also enormous and similar in some respect to those of the women. The youth unemployment is very high partly because their parents provide for most of them even at ages of thirty and above. Besides, most educated youths cannot defy shame and undertake the type of economic activities in which women are engaged. The male youth in the state engage in commercial motor cycling; small/micro-scale informal businesses (some of whose shops are in a wheel barrow or a container that loads the seller's head); they also engage in casual labour activities.

The female youths are the worse hit in the youth unemployment problem, understandably due to their inability to engage in such risky job as commercial motor-cycling or compete with their male counter-part in informal labour sector. The female youths are rather more engaged in informal household sector, either as servants or informal wives, as coping strategy. Some also open small-scale businesses such as phone booth, hairdo salon, and other micro-scale businesses.

Youths face the problem of lack of access to natural factor endowment entrenched in land, meaning that just as women they lack natural resource security against difficult times. Youth, like women, lack financial capital, lack experience required for well-paying jobs, lack sound education in the face of falling standard of education (Ekpo, 2006). They face harassment due to unemployment, they are plunged into lowly paid and insecure jobs, they sometimes contract

diseases due to this situation. The youths in some cases lose their lives prematurely due to the high risk they incur for survival. With the youth unemployment comes some illicit and immoral survival (coping) strategies which are deleterious to peace of the society, health of participants and the general well-being of the state. Such illicit activities include prostitution, stealing, robbery and, recently, kidnapping. They also indulge in drug abuse, raping, alcoholism and other violent behaviours.

The level of involvement of women and youths and the constraints they confront in their businesses bring to focus the need for some intervention that would enhance and ensure their effective participation in economic activities and increased contribution to wealth creation. Empowerment of women and youths in the state must consider removing or minimizing the obstacles and constraints to women and youths engagement in business.

Generally, improving economic environment so as to enhance effectiveness of women and youth participation in economic activities is empowering to these vulnerable segments of the population. There is a foundational need for improvement of female access to education and health facilities to enhance women participation the formal sector and increase in their productivity. As the female population becomes more educated they would improve their adaptation economic strategy within their households, increase their income earning capacity and improve their bargain in the labour market. This will move some of the surplus labour away from the household and subsistent sector to the commercial, increased non-human income, and increased opportunity to contribute to wealth creation.

Provision of infrastructure by the government is empowering to both the business unit and consumers because it increases business output/productivity, expands access to markets and reduces the transaction costs. It is for this reason that the present administration's infrastructural policy which increases the supply of road to rural areas is very attractive to the ideals of empowerment. Women and youth are going to gain from the on-going infrastructural policy of the government.

Currently, given the absence of electricity or with unstable power supply, women spend more time going to foodstuff markets on a daily basis because the raw food items and cooked food cannot store for any reasonable period. Lack of electricity, therefore, reduces women's labour time allocated to productive income activities and, on the converse, increases the time devoted to non-income household activities. There is a need for improved supply of electricity and provision of silos for storage. These will increase women participation of women in productive income-yielding activities. Improvement of electricity supply will also reduce the present high operating costs of businesses, small-scale enterprises (SMEs) expend up to 60% of their total costs outlay on self-generation of energy (Adenikinju, 2005). As noted earlier, women and youth businesses are mostly SMEs, and are thus gravely affected by erratic public power supply.

Also provision of healthcare delivery facilities is an important source of empowering women and youths. In 2008 World's Safe Motherhood Day, Nigeria was rated with the notorious record of the second most fatal country worldwide for pregnant women and complications related cases; by this ranking, Nigeria had the highest maternal mortality rate in Africa in 2008. Other common health problems such as malaria, typhoid fever and HIV/AIDS are still ravaging the people.

Increased public investment in healthcare delivery will be therefore a very important way of enhancing the wealth-creation capacity of the women and the youth in Akwa Ibom State.

Since land control is a major factor in participation in economic production, and land is a natural endowment, the cultural principle by which only the male folks have right of inheritance to land is fundamental deprivation on women. Beyond the patrilineage right that discriminate against women, the gerontocratic arrangement inherent in Akwa Ibom culture also dispossess the youths of these crucial resources. Land law reforms is a necessary way to empowering all marginalized segment of the population; but social campaigns, advocacy and re-orientation that will change people's traditional value system is very essential to beginning the process that will empower women and youth through participation in land ownership. After all, there are more women engaging in farming than men in Akwa Ibom State, and youth have more energy to put the land to some economic use than the aged.

Government policies should be softer regarding demands for collaterals for loans and experience for employment. Minimization of these demands will enhance the scope of economic opportunities and participation for women and youth, who, as we have noted, are naturally disadvantaged in attaining these demands. It is worth mentioning also that increased political participation for women and youth is also required for empowering these groups.

The paper now turns its focus to growing SMSEs, provision of ICT access, and participation in cooperative societies as means of empowering women and youths to achieve the goal of increase in participation in economic activities, expansion in wealth creation capacity of the economy, and economic growth.

4. MICRO-AND SMALL-SCALE ENTERPRISES (MSSEs): ICT AND COOPERATIVE SOCIETIES AS MEANS OF EMPOWERMENT

4.1. Fostering Business Growth and Wealth Creation through ICT

Information and communication technology (ICT) is veritable means of fostering the growth of MSSEs by easing the process of reaching out to people. Since the introduction of global system for mobile communication (GSM) in Nigeria in the year 2000, many business transactions have been conducted using the mobile phone technology. This means of communication has substituted for means of transportation. Random survey of effects of GSM usage confirms the fact that people reduce travels because most of what would have been done by traveling is transacted through the use of GSM phones. The GSM has also been used by operators of MSSEs as marketing medium by sending SMS to their contact list but this has not been widely adopted by micro-business operators due to lack of knowledge in effective use of GSM. However, some business information concerning availability of stock, prices, location of business, etc, are sometimes sent by phone either through short message services (SMS) or the telephone service through GSM. Notwithstanding the fact that GSM can be used to arrange many business transactions, few MSSE business-operators have and use this knowledge. People facing transaction problems due to bad roads or less frequency of commercial vehicles have found GSM as an important substitute to travels. Nevertheless, there are some MSSE owners and managers who for lack of such

communication skills and/or lack of funds cannot finance the GSM communication costs, thus, not participating in the appropriation of gains from this modernized communication.

Besides, the problem that many rural business people face in the use of GSM is lack of network coverage. Some rural communities are not covered by GSM network. The National Communication Commission should find it expedient to make policies that give incentives to GSM service providers in Nigeria to extend their services to rural settlements. Such policy-incentive is necessary because, driven by profits motives, most rural communities will remain unviable for installation of GSM masks for service provision in view of their low level of population and economic activities.

Apart from using GSM to do business, GSM also provides good business opportunities. Being a very rapidly growing industry, there are many business windows which are opened to small-scale business owners in the GSM sector. Currently, many are engaging the sales of recharge card, sale of phones and accessories, and commercial phone call business. These businesses still present good opportunities for new businesses.

The major challenges facing the micro- and small-scale business operators in the GSM activities are lack of adequate financial capital and, connected to that, high cost of renting of business shops to enable them to carry out their businesses at economically viable level. Some of the retailers of GSM recharge card have capital outlay of less than ten thousand naira (₦10,000.00) or less than one hundred US dollars (\$100.00). They also complain of power supply problem. In fact, due to the power failure, many commercial phone booth operators have had to incur some additional costs for battery charging. Those who have micro-unit shops are forced by the unstable power supply situation into buying electricity generating sets, which merely adds to the costs of business and cost of living (since they must pass some aspect of the cost to the consumers).

4.2. Cooperative Society – A Source of Business Finance

Cooperative is a form of collective action in which individuals join together to accomplish what would be more costly or impossible to achieve individually (Akpan, 2006). The general aim of any cooperative is primarily preferably to provide some service to its members (cooperators) rather than earn returns on investment. Hence, they distribute the profits or surpluses according to patronage and not according to investment. Again some cooperatives may provide quasi-public good such as education, and may enter into or facilitate transactions with the government on behalf of its members.

Given the lack of capital faced by the women and youth who engage in SMSEs, there is a need to encourage them to join themselves into cooperative societies to pool their resources together and give loans to the cooperators in order to help start up or expand their businesses. Information sharing is also another major gain in modern cooperative. Members are can assist fellow members in the circulation/sharing of knowledge and skills of business.

A cooperative society may not have a single goal – many of them are multi-purpose. Thus, a business financing cooperative may include business management and monitoring as some of its objectives. That means, at joining such a cooperative society, a member may benefit from some

consultant services which the membership renders or which the cooperative may contract to better the business skills of its members.

Another aspect of training which the cooperative can help is provision of training on business partnership and cooperation. This is a very important lesson which the cooperative by itself can teach to its members, but there should also be efforts directed at increasing business partnership behaviour among women and youth in the state. Cooperative arrangement is therefore a reliable source for business soft capital, an association for acquisition of business skills, and an arrangement for entrepreneurial development.

4.3. Growing Micro- and Small-Scale Businesses for Empowerment of Women and Youth

A major and sustainable means of empowering any person or group economically is to provide employment. Employment can be generated by:

- i. Creating jobs in the existing businesses, public institutions, and non-governmental organizations. This may be achieved by breaking down the work scheme of an organization to give room for more people participating in working to achieve the set goals.
- ii. Establishment of new institutions and businesses thus creating new jobs and creating more employment opportunities.
- iii. Opening of self-employed micro- and small-scale businesses.

Generation of employment either through creating employment opportunities in existing businesses and public institutions, or opening up new businesses is a very important source of empowering people who are in poverty. This is because of the high sustainable index of generation of employment, personal income generation, government revenue impact, personal growth effects, and economic growth effects that business expansion and creation have in the society.

As a matter of fact, direct income supports (through transfers) undertaken by governments, institutions, NGOs and business organizations as empowerment programmes are not sustainable, and are demeaning and dehumanizing since the funds used in such programmes cannot be replenished by the beneficiaries, but it rather reduces the beneficiaries to a perpetually disadvantaged beggar who must not contribute to baking of the daily bread (creation of wealth) in the society. There is some level of satisfaction that people enjoy when they realize that they are contributing to solving some human development problem. Everyone should take part in solving some social problem, should share the satisfaction of being useful in providing solutions to other people's needs, and should (by providing solution to others' needs) earn a living. This is achievable through employment generation. This idea should be entrenched in the principle of government empowerment policies and women should adopt advocacy for employment creation and rejection of empowerment programmes that are based on 'alms giving' income transfer.

In Akwa Ibom State, Nigeria, entrepreneurship development is an aspect of empowerment because of dearth of business entrepreneurs due to lack of entrepreneurial skills/acumen. There is also a need to provide financial capital to those who are ready and willing to do business. There is a need to encourage people to think of starting up a business rather than clinging to the thought of becoming an employee. After all, no employee can be richer than the employer; besides, an

employer is always the master. Government and NGOs can channel their interventions towards advocacy and training for the creation of entrepreneurship skills among youths and women.

So talking about empowering women and youth in Akwa Ibom state through assisting them to set up, manage well and earn a living from micro- and small-scale enterprises is a well-considered process of solving the problem of poverty among these groups. It is an employment avenue and a sustainable income-generating process. It is a sustainable job creation process. It is a potential source of revenue to the government.

What then should be done to foster the growth of MSSEs among women and youth in the state? The first thing to be done is to ensure that those who are in such businesses already succeed so as to serve as ideal motivation for those who feared going into business to emulate. Inadequate financial capital has always been the problem that most businesses. In 1980s and 1990s, small-scale business organizations surveyed claim lack of capital to be most pressing problem that they faced. But currently, electricity has been added to that and some business people, especially the micro- and small-scale business owners, rank electricity problem even higher than financial capital.

In growing MSSEs enterprises as a means of empowering women and youth one must think of identifying genuine business people and financing them according to their managerial and entrepreneurial capacity. For those who are already in business, identification may be an easy process; but the process may be more difficult for people who are unemployed, as some may draw up infeasible business plans just to draw up the available financial supports.

Another thing that must be done to engender the development of MSSEs is identification of the most outstanding running problem and attending to it. Some of such problems may be considered by MSSE owners as unimportant but they are capable of killing the businesses in question. Most of such variables are attitudinal e.g. poor customer relations, poor record keeping, bad banking habit, unresponsive/unprincipled credit management, and non-separation of business from the person of owners are just a few among the list of least considered but often more vicious causes of failure of small businesses.

There is a need to monitor and evaluate the performance of the businesses which have been selected and supported. Part of the assistance package must include monitoring of such businesses to foster their growth and get them on sound footing (on the path of sustainability) before leaving them alone. Organizations to do the monitoring should also some business management/extension services for SMEs to enhance the sustainable growth of those businesses as a going-concern.

4.4. Issues in Empowerment Policies

Governments in Nigeria, as in other Less Developed Countries, recognize empowerment of the vulnerable segment of her population as a means of escape from the vicious claws of poverty; and they adopt various economic policies in pursuit of this objective. Policies adopted by the governments at the three tiers of Nigeria's federal system have to do with the fiscal, monetary and trade policies with emphasis on pro-poor measures. The policy objective for empowering the poor and vulnerable members of the population, of which women and youth form majority of its composition, has always been to increase opportunities of livelihood for the poor through job creation, easing access to credits, provision of infrastructure, enhancement of business incentives,

and increased participation in wealth-creation. For these purposes, budgetary allocations are made annually by federal, state and local governments yet the policy outcomes usually fall short of expected policy-targets. The question is what has gone wrong, implying, of course, what should be done right in the policy management?

First, the characteristic of the policy target-population must be well-understood for proper policy targeting. Their business behaviour, their attitude toward taxes, savings and investment, their consumption pattern, and their reaction to information and changes should be clear in the minds of the policy-makers. The knowledge of the behaviour of the policy target-population will normally improve policy outcomes as the policy will appropriately be designed and executed.

The second issue for consideration is the composition of expenditure in the process of policy execution and among the policy executing agencies. In some cases, the government agencies charged with the responsibilities of policy execution and service delivery sometimes appropriate over half of the budget outlay to administrative costs, part of which is accorded to inefficiency and corruption. Large and wasteful bureaucratic structure in poverty intervention programmes has marred the objectives of such government programmes. Similarly, there are cases of corruptly misallocation of the policy-funds to the wrong (but privileged) population (which are not members of the target-population), besides direct misappropriation of such funds to personal accounts by government agents. Correcting these anomalies will improve government policy outcomes of empowering women and youth participating in MSSEs.

5. CONCLUSION

Nigeria's population is predominantly youth dominated, and female population accounts for about half of the total population. Women have some virtuous characteristics of being more affective of the household members' welfare and being more responsive to family needs than the men. The youth are generally known for their zeal and energy which can be employed to increase economic production and engender growth. Nevertheless, both the women and youth have a common problem of being marginalized and impoverished. They need to be empowered to enable them contribute adequately to social wealth creation.

Employment creation through formation of MSSEs is an effective way of empowering women and youth because this process will create jobs, generate income and increase the satisfaction of the business operators. Constraints to starting up or expanding such businesses centre on lack of financial capital. This can be resolved through formation of cooperative societies to mobilize resources both from within and outside. It is easier for the poor, coming together under a cooperative society, to raise loans from the formal financial market than they can ever dream of individually. And in the light of modern courier of information technology, it pays business people to cash in on the benefits of ICT. Even MSSEs can substitute the use of ICT for the more costly and more risky travels. Dependable means of empowerment require offering employment; but sustainable empowerment is the generation of employment. Growing MSSEs for women and youth is both dependable and sustainable process empowerment. Government empowerment policies should have sound knowledge base concerning the target-population. Besides, government must

tackle the problem of corruption within empowerment agencies and curtail the scale of administrative costs involved in empowerment policy execution processes and bureaux.

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