

Effect of Women Participation in Trade on Employment Generation and Poverty Reduction in JOS Metropolis, Plateau State, Nigeria

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Abstract: This paper examines the effects of women participation in trade and employment generation on poverty reduction in Jos Metropolis. Primary data was used for the study, which was collected with the aid of survey instrument (structured questionnaire). Using a sample of 333, the study adopted an explanatory sequential mixed-methods approach and simple linear regression was employed for the data analysis. The descriptive statistics showed that trading had a mean score of 13.84 to influence poverty reduction at 15.21. Result of the analysis shows a negative relationship with ($\beta=-.143$; $t\text{-value}=-.1768$; $P\text{-value} = 0.079$) The relationship between the variable are not statistically significant at $p<0.079$ with a low beta value and $t\text{-value}>-.143, -1.767$. It further s showed that R-square is .013 indicating that trading among women reduces poverty in 1.3%. The remaining 98.7% means there are other factors that can be attributed to poverty. This means that, when other factors are held constant, an improvement in the trading by 1%, reduces poverty by 1.9%. The result found that women participation in trade and employment generation has insignificant effect in reducing poverty. The study concluded that trading generates employment for women and the earnings from the buying activities, conferring to the women, is used to upset their bills which they said was the aim for being so much involved in trading activities. The negative relationship that exists between the independent variable and the dependent variable could be as a result of the level at which women engaged in trade. The boulevards by which buying and selling activities diminishes poverty can be static nor dynamic. On a motionless level, a classic trade theorem avows that by raising the comparative price of good, trading can convey increasing earnings

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to low-skilled industry, which is moderately abundant in developing countries. The study recommends that, trading is an avenue for curbing poverty, women should engage in a meaningful trading activities since it has a way of reducing poverty, Government, Non-Governmental Agencies and Financial institutions should roll out policies that are effective and capable of boosting trading among women since it will reduce poverty level among women in Jos metropolis of Plateau State, and that bureaucratic bottleneck in the process of policy implementation should be looked into in order to enable women engage meaningfully in trade in Jos Metropolis.

Keywords: Women participation, Trade, Employment Generation, Poverty Reduction, Jos Metropolis.

1. Introduction

Globally, poverty is among the most pressing challenges, affecting human. According to World Bank (2022), over 700 million people live on less than \$2.15 a day, the international poverty line. That means about 10% population of the world lives in poverty line. Despite significant strides in poverty reduction over the past decades, progress has been uneven, with Sub-Saharan Africa accounting for the highest poverty rates. **One in 10 women are living in thriving poverty** (10.3 per cent). If contemporary trends continue, by 2030, a projected 8 per cent of the world's female population which is 342.4 million women and girls would still be living on less than \$2.15 a day (UN Women, 2023). There is a perception about women in Africa and the world at large, in comparison to their male counterparts, women are comparatively deprived socially, economically, culturally, and politically, which has led to women's representation being smaller in the developmental process and this has created disparity in most aspects of their economic transformation and development (Okoye & Amehojo, 2023). This disparity is worsened by economic inequalities, limited access to education, healthcare, and gender disparities that disproportionately affect women.

Poverty is a global phenomenon that continues to threaten human survival with over 60% of the population living below the national poverty line (National Bureau of Statistics, 2022). One of the bitter realities in Nigeria is the experience of rising poverty and unemployment and Nigerian women experience this problem of poverty in different ways than their male counterparts. Nigeria is one of the countries where poverty exists in the midst of plenty. The country has abundant natural and human resources, and the poverty rate has been rising for more than 20 years, with a variety of negative effects on people's welfare (Okoye & Amehojo, 2023). For stakeholders, this rising trend in poverty has been the main concern. Because poverty has multiple

dimensions, efforts to combat it must also have multiple targets and be expected to take a broad, multifaceted approach.

The labour force's evidence According to record from National Bureau of Statistics (NBS) in 2022, unemployment disproportionately affects women. According to the report, 9.5 million men and 12.2 million women were unemployed (NBS, 2022). This is really unsettling and suggests that women are inherently marginalized in the workforce. It was predicted that there were 80 million persons in the work force overall, with 41.6 million men and 38.6 million women. During the third quarter of 2018, male unemployment increased from 20.3% to 22.9%, while female unemployment increased from 26.6% to 31.6% (NBS, 2022). Evidence of gender inequality in the workplace exists, and it is influenced by a number of social, cultural, and traditional variables. According to Dabla-Norris & Kochhar (2019), the global economy bears significant expenses as a result of the unequal playing field between men and women. They point out that previous research on the economic effects of gender gaps made the assumption that men and women would likely have the same potential from birth, but that differences in access to legal rights, social and cultural factors, healthcare, education, and technology prevent women from reaching their full potential.

Women in Plateau State pursue economic authorisation to advance their standard of living plus means of livelihood (Okoye & Amehojo, 2023). This is obvious in women's involvement in the founding of many cottage business especially soap making, fish smoking, tie and dye, bead making, hair dressing, tailoring, and several others such as in buying and selling of household items, buying and selling of animals, farming, rearing of animals, poultry, etc. which can be grouped into trade, services and agricultural activities and testify to the creativities of women within the state (Okoye & Amehojo, 2023). Part of these ingenuities is their mobilization of one another to form tribal association meetings, fellowships in their respective worship places and cooperative societies where they run them meritoriously. This is in accumulation to identifying with and joining some NGOs who help to reduce their hardship. Women economic empowerment leads to improved living standard for families and communities, fostering employment generation, improved education, and enhanced health (World Economic Forum, 2023).

Women in Jos are active in trade and commerce, contributing to household incomes and local economic growth. However, socio-economic challenges such as inadequate access to credit, cultural constraints, and low levels of formal education limit their potential to drive significant change in poverty reduction and employment generation. Women's participation in trade in Jos Metropolis is vital for addressing

these challenges, involving in micro, small- and medium-scale trading, women not only sustain their households but also contribute to job creation and the reduction of paucity at the community level. Understanding the relationship between women's economic activities and socio-economic outcomes such as employment and poverty alleviation is essential for designing effective interventions that promote inclusive development.

This study aims to explore the impact of women's participation in trade on employment generation and poverty reduction in Jos Metropolis, Plateau State, Nigeria. By examining the socio-economic contributions and challenges faced by women traders, this research will provide insights on how to resolve this demand of poverty reduction, through employment generation, food supply and income inequality and formulates policies and programmes that are tailored towards empowering women economically in Jos metropolis, Plateau State, and the nation as a whole.

2. Review of Related Literature

2.1. Conceptual Explanation

The conceptual issues in this paper comprises of the following

2.1.1. Concept of Women participation

Women's involvement in partisan politics and economic establishments is defined by Idea Group Incorporation Global (IGI Global) (2018) as both a process and an outcome of women's involvement in system of government, policy-making bodies plus evocative organizations. This refers to women's active participation and engagement in a range of life domains, such as the social, political, economic, and cultural ones. It highlights the significance of women's participation, representation, and inclusion in leadership positions, decision-making processes, and all facets of society. It recognizes that, in an environment free from prejudice and obstacles, women ought to have equal opportunities, rights to participate, and a voice. In this research, women participation in trade refers to the involvement and representation of women in the ownership, management and operation of businesses.

2.1.2. Concept of trade

Trade is an essential state of commercial activity, which incorporates sales and attainment of products and services. It involves the sales and exchange of merchandises or services. Goods are erected by the producers, then sold to a wholesaler and retailer, and finally to the consumer, within the same economy, the trade assume position and dealings

between the producers and the consumers. Trade is the exchange of resources, goods, or services between people, businesses, or countries in order to meet needs, make money, or gain something from both parties. Dating back to ancient civilisations, it is a basic economic activity that has developed into a major force behind the integration and growth of the world economy. Comparative advantages, specialisation, and technology improvements enable trade to take place both domestically and internationally (Krugman & Obstfeld, 2018).

According to Unacademy (2025) Trade can be divided into two subgroups:

Interior Trade: This sort of exchange is finished inside the geological limits of a nation. And it has the accompanying characteristics: It includes trading things that occurs inside similar nation's boundaries, instalment for items and administrations is finished in the nation of origin's currency, it involves connections between makers, clients, and middlemen, it is comprised of an organization of brokers and offices that work with the trading of products and services, when contrasted with global exchange, the gamble of transportation is a lot of lower in home grown trade, in home grown exchange, just the laws of the nation being referred to should be obeyed, the objective of home grown exchange is to convey labor and products at a low cost, the merchandise should be fabricated in the US, merchandise should be bought from an individual or an organization situated in a particular country, conveyances can be made using locally accessible methods of transportation. It incorporates no traditions or import obligations, however clients should cover the public authority charges. Inner Exchange is additionally partitioned into two sub classes based on amount of merchandise,

Wholesale Trade: A wholesaler is a distributor who connects producers plus retailers. The wholesaler purchases vast quantities of good from producers and peddles them to retailers, who then sell them to patrons, wholesalers aid as a link between manufacturers and retailers.

Retail: A retail trader links wholesalers then customers, this merchant purchases things in minor quantities from wholesalers and sells them to patrons based on their needs. The retailer is the person who dispenses things to customers. hawkers, pedlars, and general stores are examples of small-scale retailers.

Exterior Trade: This sort of trade is carried out whenever trade happens among two counties, it is also known as foreign trade or international trade. It has three Major subgroups:

Import Trade: Import commerce is defined as when a country's home country obtains or purchases items from another one. In import, a trader from one country purchases goods from a trader from another country.

Export Trade: When nation trade their products to another nation, and could be called export commerce.

Entrepot Trade: When a country imports things from another country and then re-exports them after adding some value, this is known as entrepot trade. The exchange of goods and services, most typically in exchange for money, is referred to as trade. Within a country or between trading nations, trade can take place. The theory of comparative advantage predicts that world-wide commerce aids all parties, despite disparagers' claims that it actually leads to stratification among nations.

2.1.3. Concept of Poverty

The word destitution comes from old French poverté (Current French: pauvreté), from Latin paupertās from beggar (poor) (Walter, 2005). There are a few meanings of neediness relying upon the setting of the circumstance it is set in. As per Joined country, essentially, destitution is the powerlessness of having options and open doors, an infringement of human pride. It implies absence of essential ability to partake successfully in the public eye. It implies not having to the point of taking care of and clothing a family, not having an everyday schedule to go to; not having the land on which to develop one's food or something important to make money, not approaching essential necessities (Gordon, 2005). As per World Bank, Neediness is articulated hardship in prosperity, and contains many aspects. It incorporates low livelihoods and the powerlessness to obtain the essential labor and products important for endurance with nobility. Neediness additionally incorporates low degrees of wellbeing and schooling, unfortunate admittance to clean water and disinfection, deficient actual security, absence of voice, and inadequate limit and chance to better one's life (Tefsaye, 2014). Neediness is normally estimated as one or the other outright or relative:

Outright destitution: This actions neediness corresponding to how much cash important to address fundamental issues like food, dress, and safe house. Outright neediness or outrageous destitution or miserable destitution is "a condition portrayed by serious hardship of fundamental human requirements, including food, safe drinking water, disinfection offices, wellbeing, haven, training and data (Gordon, 2005). It is a condition so restricted by lack of healthy sustenance, ignorance, infection, terrible environmental factors, high baby mortality, and miscreant hope as to be underneath any sensible meaning of human goodness. Is a set condition, which is a similar in each nation, and doesn't change throughout some undefined time frame (Sachs, 2005)

Relative poverty: It sees neediness as socially characterized and subject to social setting, subsequently relative destitution is a proportion of pay imbalance. This pay

disparity is estimated by Gini coefficient. The worth of Gini coefficient lies between 0-1.0 would mean there is no disparity. At the end of the day, each resident would procure something similar. It means there would not be severe inequality. Usually, relative poverty is measured as the percentage of the population with income less than some fixed proportion of median income (Raphael, 2009). Relative poverty reflects better the cost of social inclusion and equality of opportunity in a specific time and space. Relative poverty, on the other hand, refers to conditions which are subjective to the society in which the person lives, and therefore, does vary between countries, and can change over time (Sachs, 2005).

As a rule, Neediness is a condition where individuals need palatable material assets (food, cover, clothing, lodging), can't get to essential administrations (wellbeing, schooling, water, disinfection), and are compelled in their capacity to practice freedoms, share power and loan their voices to the foundations and cycles which influence the social, monetary and worlds of politics in which they live and work (Siyum, 2015). Ukwu (2002), proposes that destitution is an everyday environment wherein a substance or individual is confronted with financial, social, political, social and natural hardships. These hardships are caught as absence of food, unfortunate hope rate, poor natural circumstances, low instructive open door, chronic frailty administrations, general absence of financial framework and absence of dynamic cooperation in decision making either as it influences the individual or a country. For the purposes of this study, poverty is defined as a condition of deprivation brought on by a lack of productive resources, factors of production, and income-generating means that enable a person or a group of people to meet their basic needs and enjoy a minimally acceptable standard of living. Access to a high-quality education, clothing, shelter, health care, and balanced food are examples of basic needs and services.

2.2. Empirical Review

According to Obodoechi, Omeje, Nwokolo, Urama, Asogwa, Agu, & Ukwueze (2022), policymakers, researchers, NGOs, politicians, the government sector, and international agencies have all paid close attention to women's involvement in economic operations. This is due to research showing that women's participation in income generation tends to increase family income, promote children's education, enhance family members' health, supply food, build family assets, and aid in the overall growth of economies. However, women have not been carrying out these responsibilities because of social restrictions that prevent them from participating in income-generating activities, particularly in developing nations like Nigeria. Even individuals who want to start

their own business are constrained by both non-economic and economic factors. Due to these obstacles, women are unable to participate in economic activity. This study examined the influence of economic constraints that hinder female-owned businesses in Nigeria, the importance of social inclusion on female-owned businesses in Nigeria, and the non-economic factors influencing Nigerian women's participation in business entrepreneurship. The World Bank's Global Economic Report provided the study's data. Findex database (2017), and the analysis was conducted using the logistic regression model. According to the study's findings, women-owned trades in Nigeria were positively and significantly impacted by the number of female account holders, financial institution accounts in rural regions, grants or loans to starting enterprises, and household size. To encourage more female enterprises in Nigeria, it is advised that the government establish more effective grant and loan programs specifically aimed at female entrepreneurs in both rural and urban regions. Even though the research uses the World Bank's Global Economic Report which may not be in-depth, it has provided the present research with the understanding of how economic and noneconomic factors has affected women participation in economic activities.

In another study, Sarker, Zukiewicz-Sobczak, Alam, Rabbany, Hossain, & Aziz (2021) asserted that women's empowerment has a significant impact on education, health, and nutrition as well as the wellbeing of households, children, and society at large. Utilizing ordinary least squares models, logistic regression, descriptive statistics, a very much organized survey and an irregular testing strategy, 914 wedded ladies from provincial areas of Bangladesh were approached to give essential information. The review centers around family hardship as for way of life, wellbeing, and schooling. The investigation discovered that ladies' strengthening fundamentally affects the decrease of pay destitution and multi-faceted neediness in the general public, despite the fact that orientation savagery, taking assets despite ladies' desire to the contrary, and keeping ladies from working outside have caused a huge decrease in per capita pay and an expansion in pay destitution and complex neediness. Education, asset ownership, decision-making power over children's health and education, and access to medical facilities have all contributed to a significant decline in income poverty and multidimensional poverty. Research's conclusions were used as a road map to launch effective women's empowerment initiatives and reduce Bangladesh's poverty rate as you move closer to other social and developmental objectives. The necessity for women's inclusive participation stems from the fact that women's empowerment has an impact at the local level and emerges through various stages of economic growth. Although the study was carried out in South Asia with similar economic situation as Nigeria,

such as, high level of population, high rate of poverty (multidimensional poverty) etc. it has provided empirical clarifications of the role of women participation in trade and poverty reduction and the need for their inclusiveness, which this study sought to investigate.

Adegoke & Johnson (2019) carried out a thorough review of the body of research on women's employment in Nigeria. Using a systematic literature review, they looked at a range of reports, academic sources, and empirical studies. In order to shed light on the variables affecting women's participation, such as organizational biases, educational obstacles, and cultural norms, the review summarized the findings. Nevertheless, one of the study limitations was a potential confounding variable that may affect the relationship between policies and women's participation. Despite the Confounding variable used in the research, it has provided an avenue for the incorporation of other variable such as non-economical variable like self-confidence, overcoming gender-related challenges, and patience which is inherent in women, in order to achieve an in-depth analysis of the research objectives in this study.

Shuaibu & Ohams (2024) presents a well-structured and relevant study on the relationship between trade openness, gender gaps, and unemployment in Nigeria from 1991 to 2021. Given that unemployment remains a pressing concern for developing economies like Nigeria, the study contributes valuable insights into how economic policies, particularly those related to trade and labour markets, interact with employment dynamics. Utilizing co-reconciliation and vector blunder revision models to guarantee a vigorous examination of both long haul and transient connections. Discoveries shows the presence of a co-incorporating relationship among joblessness, exchange transparency, orientation holes, and the other free factors on the drawn out investigation. The appraisals show that exchange receptiveness adversely and essentially influences joblessness. Notwithstanding, the short-run gauges showed that genuine wages adversely and fundamentally influence joblessness. Conversely, the male-female workforce proportion (a mark of the orientation hole) adversely and essentially impacted Nigeria's joblessness. The coefficient of exchange transparency was negative yet genuinely unimportant in the short run. The review gives significant suggestions, supporting for exchange progression, market-intelligent wages, and orientation comprehensive strategies to address joblessness. The study's evaluation of economic policies, particularly those related to trade and their interaction with employment dynamics makes it relevant to the current study.

Examining the effect of trade openness and poverty reduction in Nigeria between 1986 and 2020. World Bank's Development Indicators and the Central Bank of Nigeria

Statistical Bulletin data were used alongside the Augmented Dickey Fuller unit root test for the study. The study used the Ordinary Least Square (OLS) method and the Johansen Cointegration test for analysis. The evidence indicates that trade openness has significantly reduced poverty in Nigeria, and that this effect is currently negative. This analysis concludes that increasing trade openness over time hasn't increased productivity. Among other things, the research recommends that the government begin significant trade reforms that can increase domestic output, particularly in agriculture, where we have a comparative advantage, according to the research, among other recommendations. (Cletus & Yamusa. 2023). The use of secondary data in this study may have limited the expected result. Hence, the present research will fill the methodological gap of using survey design (Primary Data) in order to have an in-depth analysis of the research objective.

2.3. Gap in literature

Even though the reviewed literature has made significant contributions to the understanding of women's role in reducing poverty and the challenges they face in Nigeria, some of these works conducted by Obodoechi et al.,(2022), Sarker, et al., (2021), Adegoke & Johnson (2019) Shuaibu & Ohams (2024), Cletus & Yamusa (2023) and many others focused on trade, employment, poverty reduction, inequality etc. in Nigeria. However, from the available literature, there is no study on the relationship that exist between women participation in trade, employment generation and poverty reduction in Jos metropolis. The reviewed literatures used variables such as trade openness or liberalization, gender gap, labour force ratio, policy restriction, social restriction, household deprivation etc., but fail to include the individual factors such as self-confidence, overcoming gender-related challenges, and patience which is inherent in women. These factors have impacted the efforts of developing countries to reduce poverty even though a variety of strategies and interventions have been put in place to encourage women's participation in businesses. This study also uses survey design (Primary Data) in order to conduct in-depth investigation of the research hypotheses which none of the empirical review has indicated the use of this technique in the related studies thus, this study intend to fill these gaps.

2.4. Theoretical Framework

This study adopts the theory of cultural belief systems that support sub-cultures of poverty. Lewis (1958) introduced the idea of the "sub-culture of poverty". The term is used to illustrate the "culture" for convenience, and the term got popularity. It was

noted that certain persistent patterned associations of traits among families with the lowest income level and the least education is based on the culture of poverty inherent there. This model focus centers around the conviction that neediness is made or brought about by the transmission over ages of a bunch of convictions, values, and abilities that are socially created however exclusively held. Furthermore, people are to be fault since they are survivors of their broken subculture or culture. The hypothesis has its root in the “Way of life of Destitution”. The ideas of culture of destitution and social rejection gives a structure that make sense of how neediness is made and supported in certain areas or among certain gatherings.

The cultural and environmental factors relate to the effects of people’s residential environment that tends to shape poverty or success. The theory outlined the problems and conditions favourable for developing the culture of poverty and argues that they flow from an industrial capitalist society with its inherent inequalities among which are, wage labour and production for profit, a high rate of unemployment, underemployment for unskilled labour, low wages, let-down to provide public, political, financial association for the low-pay populace shared relationship framework, the upsides of the predominant class focusing on the aggregation of riches and property, the chance of up versatility, and frugality, and faulting the poor for individual insufficiency. The hypothesis is connected with this study since it brought up the lifestyle created among individuals under these states of the way of life of neediness to incorporates, absence of powerful cooperation and joining in the vital organizations of the general public (Minimization).

It emphasized the socio-cultural and economic norms that influence women’s participation in business. It highlights the roles assigned to women in traditional setups, the challenges they face in terms of multiple roles, gender socialization, and access to assets, explores how cultural beliefs, values, and skills can perpetuate poverty within specific groups or neighbourhoods. It acknowledges the marginalization and restriction of women due to cultural practices and focuses on how individual factors such as discrimination, lack of self-control, and self-confidence affect women’s participation in trade and contribute negatively to their economic empowerment which causes poverty. The choice of these variables is because women in Jos metropolis faced a number of challenges that ranges from social and cultural norms, values, beliefs, and practices that shape their individuals’ behaviours and interactions within the society, limited access to financial resources, market opportunities, competition, and economic empowerment, lack of self-confidence, patience, limited access to skills and education, they lack the will to overcoming gender-related challenges.

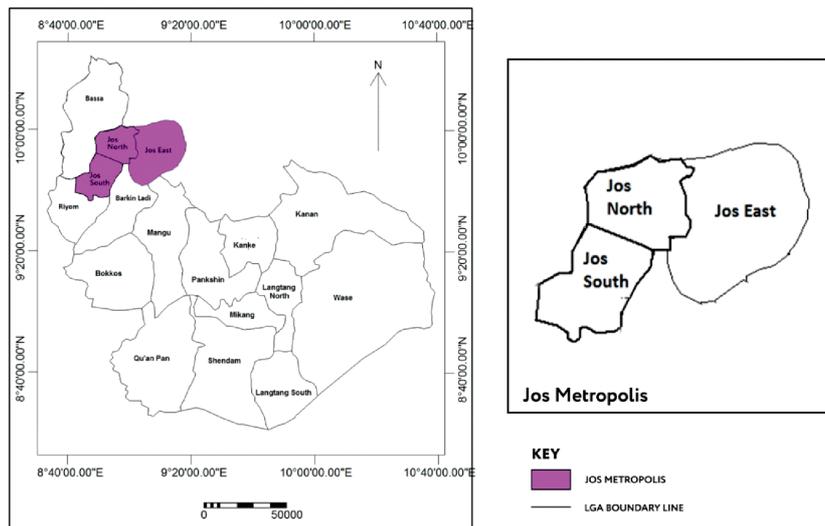
3. Methodology

Research design approach adopted for this paper is explanatory sequential mixed-methods design, which involves collecting and analysing quantitative and qualitative data to provide a wide-ranging knowledge of the research problem (Creswell & Creswell, 2023). The optimal point of adopting this research design dwell on several advantages it offers. First, the design allows for a comprehensive understanding of the research problem by combining quantitative and qualitative data collection and analysis. Second, the design enables triangulation of data, which enhances the validity and reliability of the study. By corroborating findings from different sources, researchers can gain a more accurate and nuanced understanding of the complex relationship between women's participation in trade and poverty reduction in Jos Metropolis.

3.1. Population and description of the study area

According to National Population Commission Census (NPC) (2022) Jos Metropolis is a bustling city with a population of over one million people, and it is known for its diversity in culture and economic activities. The city is a centre for small and medium-scale businesses, with a high concentration of trade owned and operated by women. The targeted population for this study is 2000 women who are registered and are participating in micro, small and medium enterprise (MSMEs) (Trade, Services and Agriculture) in Jos Metropolis, Plateau State Nigeria. (Ministry of Commerce and Industry report 2023).

Figure 2: Showing the Map of Plateau State it's Local Government and Jos Metropolis



Source; Bureau for Land Survey and Town Planning Plateau State (2018)

3.2. Sample size Determination and Sampling Method

The Taro Yamane (1967) formula for populations that are known and finite was used. The formula and computation are show as follows:

$$n = \frac{N}{1 + N(\epsilon)^2}$$

Where:

n = the desired sample size,

N = the total population under study,

1 = a constant,

e = signifies the allowable error limit (0.05)

2 = square of e.

Therefore,

The sample size is 2000 and is determined using Taro Yamane (1967) sample technique. The formula is given by:

$$n = \frac{N}{1 + N(\epsilon)^2}$$

equation 3.1

Where:

n = Sample size

N = Population size

1 = Constant

e = Margin of error (5%) = 0.05

substituting into the formular which is equation 3.1 to get the sample size,

$$n = \frac{2000}{1 + 2000(0.05)^2}$$

$$n = \frac{2000}{1 + 5}$$

$$n = \frac{2000}{6}$$

$$n = 333.3333$$

$$n \approx 333 \text{ respondents}$$

The sample size for this research is therefore 333 small business from the total population of 2000.

Stratified sampling was utilized to guarantee that various gatherings of the populace are sufficiently addressed in the example to expand the populace's degree of exactness while assessing the boundaries. The study identifies categories of trades that women participate in the three Local Government area of Jos metropolis, the strata are moulded based on members' that are mutual in different attributes or features. A mock-up from each Local Government Area was taken in a number that is proportionate to the stratum's size when compared to the population. These subsets of the strata were then pooled to form the sample. The two hundred and fifty (333) respondents were purposely selected for the study. The reason for adopting the purposive sampling technique for the study is to allow every respondent the opportunity to be represented or selected for the study. Participants were selected based on their experiences and insights into women's participation in trade in Jos Metropolis. It also allows the quantitative and qualitative data to be integrated and triangulated during the analysis phase. Triangulation of data will enhance the validity and reliability of the study by corroborating or contrasting findings from different sources.

3.3. Methods of Data Collection

A Proportionate Stratified Sample was used to distribute the research instrument among the three local governments in Jos metropolis. The major research tool for data collection on the effect of women participation in trade and employment generation on poverty reduction in Jos metropolis, plateau state, Nigeria was survey instrument (structured questionnaire) which was designed using simple English language that respondent will find clear and precise, free of ambiguity. A total of 333 questionnaires were administered to the respondents, 291 were properly filled and returned, which represents 87.3% retrieval rate. To ensure accuracy, they were splits into two groups: While Section 'A' collected the demographic data from the respondents, Section 'B' concentrate on the study's variables. Respondents were asked to rate statements pertaining to the research topic on a 5-point Likert scale, with 1 being strongly in agreement with each statement and 5 being strongly opposed. In order to ensure accurate responses, the questions were concise, clear, and simple to understand.

3.4. Model Specification

To test the effect of the relationship between the independent variable Women participation in trade on the dependent variables employment generation (EG) and

Poverty (PR) in Jos Metropolis, this thesis follows the works of Asen (2016) and Okpachu (2018) and the model is specified as follows:

$$PR = f (WP \text{ in TR}) \tag{3.1}$$

Where: WP in TR is defined as. $WP \text{ in TR} = f (EG, IG, FS) \dots \dots \dots \tag{3.2}$

$$PR = \alpha_0 + \alpha_1 EG + \alpha_2 IG + \alpha_3 FS + Ut \tag{3.3}$$

$\alpha_0, \alpha_1, \alpha_2, \alpha_3$ are the parameter to be estimated and the Ut is the error term.

Where,

WP = Women Participation

TR = Trade

PR = Poverty Reduction

EG = Employment Generation

IG = Income Generation

FS = Food Supply

$\alpha_0, \alpha_1, \alpha_2, \alpha_3$ are the parameter to be estimated and the Ut is the error term.

Incorporating the moderating factors (Economic Factors and Non – Economic Factors)

Where

$$\text{Economic Factors (EF)} = f (AA, MO, SP) \tag{3.4}$$

$$\text{Non – Economic Factors (NEF)} = f (GRI, GS, CPB, SPCSE, SE, OGRC) \tag{3.5}$$

The variables are defined below

EF = Economic Factors

Non – Economic Factors

GRI = Gender Roles and Interaction

AA = Access to Assets

GS = Gender Socialization

CPB = Cultural Practice and Beliefs

MO = Market Opportunities

SPI = Supportive Policies and Institution

SCPSE = Self Confidence, Patience and Self-efficiency

SE = Skills and Education

OGRC = Overcoming Gender Related Challenges

Incorporating the Economic Factors

$$PR = f(EG, IG, FS, AA, MO, SPI) \quad (3.6)$$

$$PR = \alpha_0 + \alpha_1 EG + \alpha_2 IG + \alpha_3 FS + \alpha_4 AA + \alpha_5 MO + \alpha_6 SPI + U_t \quad (3.7)$$

Incorporating the Non - Economic Factors

$$PR = f(EG, IG, FS, GRI, GS, CPB, SCPSE, SE, OGRC) \quad (3.8)$$

$$PR = \alpha_0 + \alpha_1 EG + \alpha_2 IG + \alpha_3 FS + \alpha_4 GRI + \alpha_5 GS + \alpha_6 CPB + \alpha_7 SCPSE + \alpha_8 SE + \alpha_9 OGRC + U_t \quad (3.9)$$

Therefore, the relationship can be captured in its functional form as;

$$PR = f(EG, IG, FS, GRI, GS, CPB, AA, MO, SPI, SCPSE, SE, OGRC) \quad (3.10)$$

Econometrically, equation 3.10 can be expressed;

$$PR = \alpha_0 + \alpha_1 EG + \alpha_2 IG + \alpha_3 FS + \alpha_4 GRI + \alpha_5 GS + \alpha_6 CPB + \alpha_7 AA + \alpha_8 MO + \alpha_9 SPI + \alpha_{10} SCPSE + \alpha_{11} SE + \alpha_{12} OGRC + U_t \quad (3.11)$$

Where $\alpha_1, \dots, \alpha_{12}$ is the parameter to be estimated while

U_t is the error term

Therefore equation (3.11) is the baseline equation to be estimated

In order to examine the effect of Women participate in Trades on Employment Generation and Poverty Reduction in Jos Metropolis which is the first objective of this study, the research model the equation as follows;

$$PR = f(EG, EF, NEF) \quad (3.12)$$

$$PR = f(EG+AA+MO+SPI+GRI+GS+CP+ SCPSE+SE+ OGRC) \quad (3.13)$$

$$PR = \alpha_0 + \alpha_1 EG + \alpha_2 AA + \alpha_3 MO + \alpha_4 SPI + \alpha_5 GRI + \alpha_6 GS + \alpha_7 CPB + \alpha_8 SCPSE + \alpha_9 SE + \alpha_{10} OGRC + U_t \quad (3.14)$$

Equation (3.14) is the model to be estimated.

4. Result

4.1. Response rate

Out of the 333 questionnaires that were administered on the respondents, only 291 were properly filled and returned. This represent 87.3% retrieval rate as presented in Table 1 The retrieved questionnaires were properly coded in SPSS. The data were properly cleaned before analysis, while simple linear regression was adopted to test hypothesis one for the study and results were sufficiently discussed.

Table 1: Questionnaire Response Rate

<i>Questionnaire Distribution</i>	<i>Frequency</i>	<i>Percentage</i>
Questionnaire Administered	291	100
Lost Questionnaire	Nil	Nil
Not Retrieve	42	12.6
Retrieved	291	87.3
Usable Questionnaire	291	87.3%

Source: Field Survey, 2024

Table 2: Descriptive Statistics

	<i>n</i>	<i>m</i>	<i>Std.</i>	<i>Std. Error</i>	<i>95% Confidence Interval for mean</i>		<i>Min.</i>	<i>Max.</i>
					<i>Lower Bound</i>	<i>Upper Bound</i>		
Trading	291	13.84	3.72	.04306	3.4458	5.8150	1.00	5.00
Poverty reduction		15.21	4.69					

Source: Researcher (2024)

Descriptive statistics, table 2, indicates measure of respondents showed that trading had a mean score of 13.84 to influence poverty reduction at 15.21. This in turn implied that the items had 13.8% influence in reducing poverty.

4.2. Diagnostics/ Test of Assumptions

Assessment of the variables levels of skewness and kurtosis is one of the methods employed to determine normality. The Kolmogorov-Smirnov test is used to test the null hypothesis that a set of data originates from a normal distribution. Based on normality test which employed Kolmogorov Smirnov test, since it yields test figures that are used (along with a degree of constraint) to test for normality plus its association to the normal distribution.

Normality Test

Table 3: Kolmogorov-Smirnov Test

<i>Variable</i>	<i>P-value</i>
Trading	2.102
Poverty reduction	3.510

Source: SPSS v. 29

Table 3 Kolmogorov-Smirnov test (K-S Test) revealed that the P-value of trading is 2.102 while poverty reduction is 3.510, meaning that the variables are all greater than significance level or margin of error of .05. Therefore, the data is normally distributed. According to Momeni, Gildeh, & Hesamian (2017), pointed out that Kolmogorov-Smirnov rule states that critical value of D showed from the K-S table values for one sample test. Acceptance Criteria: If calculated rate is less than critical value accepts null hypothesis. Rejection Criteria: If calculated value is greater than table value reject null hypothesis.

4.3. Multicollinearity Test

In this study multicollinearity was determine which was utilized to figure out the connection between the autonomous factors (exchanging) as conceptualized in the structure. On the off chance that there is a serious level of relationship between's free factors, the review has an issue of what is ordinarily portrayed as the issue of multicollinearity. The review checks this with the Difference Expansion Element (VIF) which computes the impact of connections among free factors on the accuracy of relapse gauges. The VIF component shouldn't surpass 10, and ought to in a perfect world be near one, the table underneath shows that, there is no presence of multicollinearity. Resilience is a sign of the amount of the changeability of the predetermined free factor isn't made sense of by the other autonomous factors in the model and is determined involving the recipe $1-R^2$ for every variable. Assuming this worth is tiny (under 0.10), it demonstrates that the numerous connection with different factors is high, recommending the chance of multicollinearity. This additionally affirms the shortfall of multicollinearity as indicated by Collinearity Insights table 4 below.

Table 4: Collinearity statistics

	<i>Collinearity statistics</i>	
	<i>Tolerance</i>	<i>VIF</i>
Trading	.767	1.152

Notes: ***Significant at 1% level, * Significant at 10% level

Source: Researcher (2024)

4.4. Test of Hypotheses

Main purpose for using simple linear regression in this session is to ascertain proficiency of two things, the first is to check if a set of independent variables forecasts dependent variable. In this study, women participation in trading and employment generation

as the independent variable and poverty reduction as the dependent variable. From the results of the simple regression shown in each of the tables below, the researcher developed regression equations or objective one hypothesis one and a model equation 3.1 model. As such, by using a fitted model the result from the equation captured values for the constant and the standardized regression coefficient as displayed in the table below;

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig.		
1	.114 ^a	.013	.009	4.66788	.079		

Table 6: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	68.033	1	68.033	3.122	.079 ^b
	Residual	5207.564	290	21.789		
	Total	5275.627	291			

Table 7: Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.185	1.159		14.827	.000
	Trading	-.143	.081	-.114	-1.767	.079

Table 5 present the results from the model summary table which showed that R-square is .013 indicating that trading among women reduces poverty in 1.3%. The remaining 98.7% means there are other factors that can be attributed to poverty. The linear regression F statistics shown in the Table 6 shows that there is no statistical and significant effect of trading and employment generation on poverty reduction (F = 3.122, p<.079). This means, the probability of those results occurs by chance is < 0.079. And it can be concluded as the overall regression model is not significant (1, 240) =3.122, P<0.079, (that is the regression model is a good to fit the data). The

coefficients table 7 indicated the outcome from simple regression analysis that was performed in order to evaluate the single effect of trading and employment generation on poverty reduction, meaning when other factors are held constant, an improvement in the trading by 1%, reduces poverty by 1.9%. The result found that trading has insignificant effect in reducing poverty. **Therefore, the result indicates that trading and employment generation does not have significant effect in reducing poverty.** Hence, the null hypothesis was supported and thus the study concluded that trading does not have significant effect in reducing poverty. The model adopted to test the hypothesis had 291 observations for the variables used in the study that is women participation in trading and employment generation and poverty reduction. The model 1 is stated below;

$$PR = f(WP \text{ in TR}) \quad (3.1)$$

$$\text{Where: WP in TR is defined as. WP in TR} = f(EG, IG, FS) \quad (3.2)$$

$$PR = \alpha_0 + \alpha_1 EG + \alpha_2 IG + \alpha_3 FS + U_t \quad (3.3)$$

$\alpha_0, \alpha_1, \alpha_2, \alpha_3$ are the parameter to be estimated and the U_t is the error term.

Where,

WP = Women Participation

TR = Trade

PR = Poverty Reduction

EG = Employment Generation

IG = Income Generation

FS = Food Supply

$\alpha_0, \alpha_1, \alpha_2, \alpha_3$ are the parameter to be estimated and the U_t is the error term.

The study sought to test the null hypotheses which states that women participation in trade and employment generation does not have any significant impact on poverty reduction. Based on the model, the study established that women participation in trading and employment generation showed a none significant impact on poverty reduction.

In the fitted model intercept term ($\beta = -.143$; $t\text{-value} = -1.768$; $P\text{-value} = 0.079$) gives the level of poverty when explanatory variables are held constant at zero the coefficient ($\beta = -.143$) was negative meaning that trading and employment generation is not associated with falling poverty reduction. Meaning that women participation in trade and employment generation had negative impact on poverty reduction. Based on the

result it can be deduced that women participation in trade and employment generation does not have significant effects on poverty reduction in Jos Metropolis as shown in table 8. The finding was supported by the study conducted by Shuaibu & Ohams (2024), which shows negative reality of a co-integrating link among unemployment, trade openness, gender gaps, plus other independent variable on poverty reduction in the long-term exploration, and indicated negative coefficient of trade openness which was statistically insignificant in the short run.

Result was not in support with the study conducted by Sarker et al. (2021), which study establish that women's enablement has a substantial impact on the reduction of income poverty and multidimensional poverty in the society, even though gender violence, taking resources against women's will, and preventing women from working outside have caused a substantial decline in per capita income and increase in income poverty then multidimensional poverty. This negative outcome might be due to the nature and the level women engaged in trade and other factors stated in the model specification.

Table 8: Results

Variable	Relationship	Std.(β)	Std. Error	T-value	P-value	Sig.
Trading	GP in TR PORD	-.143	.081	-1.767	0.079	
Constant		17.185	1.159	14.827	0.000	

Source: SPSS output version 29

5. Conclusion and Recommendations

From the above result, relationship between women participation in trade and employment generation on poverty reduction in Jos Metropolis, Plateau State, Nigeria. The study concluded that trading and employment generation has no statistically significant impact on poverty reduction. The coefficient of women participation in trade and employment generation had negative impact on poverty reduction, meaning that participation in women participation in trade and employment generation does not reduce in Jos Metropolis. Meanwhile, the major reasons for this outcome might be the socio-cultural settings of the women and trading activities they engaged on, because most of the women are having less than one dollar as a capital in their respective businesses, access to fund and lack of education can be the major drawback that propelled the outcome of this study. The study recommend that trading is an avenue for curbing poverty, women should engage in a meaningful trading activity since it has a way of reducing poverty and Government, Non - Governmental Agencies

and Financial institutions should formulate policy that are effective and capable of boosting trading among women since it will reduce poverty level among women in Jos metropolis of Plateau State.

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