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Post Covid 19 Nigeria: Harnessing Social Entrepreneurship to tackle Feminisation of Poverty

By: Olubanjo-Olufowobi, Olufunso[1]

Abstract

The active participation of women in economic activities across both the public and private sectors is a critical driver of economic growth and development. In Nigeria, women constitute a significant proportion of the informal sector and other precarious forms of employment, which are generally low-value, unregulated, and frequently excluded from labour oversight. These positions are commonly linked to hazardous conditions, including unstable and insufficient wages, inadequate occupational health and safety standards, and job insecurity. Furthermore, many women serve as primary household managers, providing unpaid care services that often result in limited or no personal savings. The COVID-19 pandemic exacerbated these challenges, intensifying existing inequalities and increasing the feminisation of poverty, particularly in Nigeria. Addressing women's poverty and persistent gender inequality is essential for fostering a more equitable society that is resilient to future crises and better equipped to mitigate the economic impacts of the COVID-19 pandemic. This study employs an analytical approach to assess the significance of social entrepreneurship as a strategy for addressing the feminisation of poverty, entrenched gender inequality, and economic recession. The study concludes that social entrepreneurship offers a potential pathway for mitigating the feminisation of poverty, fostering economic resilience, and promoting gender equality in Nigeria's post pandemic era.

Key Words: *COVID-19, Entrepreneurship, Feminism, feminisation, Nigeria, Poverty*

1. Introduction

Women's prospects for contributing effectively to economic development have been hindered by many factors. Majorly, many employers believe that combining maternal duties with workplace duties will hinder women's productivity at work. This has led women to do menial jobs with low pay. Women make up a greater percentage in the informal sector and other precarious forms of employment, which are often outside the purview of labour regulation and inspection. The fact that they are outside the purview of labour regulation accounts for their lack of steady wages, adequate occupational health and safety conditions, job security, and social protection. Worse still, such jobs are seen as lacking in values and productivity. As a result, the economic parity between men and women is widening, making women economically dependent on men. The narrative needs to be interrogated as it contributes to the feminisation of poverty. More so, reducing the gender imbalance in economic participation could substantially boost the national GDP. This is because full and active participation of women enables the utilisation of a substantial number of the population, thereby increasing the productivity of such an economy.

[1] *Mountain Top University Prayer – City, Ogun State, E-Mail: ooolufowobi@mtu.edu.ng, ORCID: 0000-0001-8124-1217*

The deplorable financial situation of women was compounded by the emergence of COVID-19, per the compulsory lockdown cum social distancing policies, with heightened domestic work and unpaid care services for members of the family. The socio-economic impact of COVID-19 is felt severely by women with low or no financial capacity to absorb the economic tremor due to their low earnings (UN Women, 2021; Darwish, n.d; Adefisoye & Adefisoye, 2020; Méndez & Martorano, 2023). The pandemic significantly aggravated the **f**eminisation of poverty, a phenomenon where women represent a disproportionate and increasing percentage of the world's poor. In the post-COVID era, this trend persists due to women facing heightened economic insecurity, increased burdens of unpaid care work, and entrenched systemic inequalities.

The study employs an analytical method to assess the significance of social entrepreneurship in addressing the feminisation of poverty, gender inequality, and the economic recession in Nigeria. It involves examining existing data, literature, and information to understand the relationships between social entrepreneurship, poverty, and gender inequality, and to evaluate the potential of social entrepreneurship as a strategy for promoting economic empowerment and reducing poverty among women. This paper is organised into five sections. The introduction is followed by definitions of social entrepreneurship. The third section examines feminism and the feminisation of poverty in Nigeria. The fourth section analyses the potential of social entrepreneurship as a tool for addressing poverty and fostering social change. The final section presents conclusions and recommendations.

Towards a Definition of Social Entrepreneurship

Defining social entrepreneurship, much like its predecessor entrepreneurship, remains a formidable challenge due to its inherent complexity (Mair & Martí, 2006; Dacin et al., 2010; Brock & Steiner, 2009). The field encounters significant challenges in definition, nature, and clarification, like those encountered in early entrepreneurship studies. Choi and Majumdar (2014) emphasize that social entrepreneurship is complex, contested, and may be understood as a cluster of related constructs. The diversity of perspectives further complicates the task, and the relative novelty of the literature has resulted in limited consensus (MacMillan, 2003; Mirvis, 2022).

MacMillan (2003) defines social entrepreneurship as "a process whereby the creation of new business enterprise leads to social wealth enhancement so that both society and the entrepreneur benefit."

These benefits include job creation, increased productivity, and enhanced national competitiveness. Singh (2016) characterizes social entrepreneurship as the integration of enterprise and innovation, typically associated with the private sector, and as requiring grassroots accountability for sustainable public-sector solutions. Thus, social entrepreneurship seeks to merge the core values of business with those of the community through individual creativity. Hartigan (2006) describes a social entrepreneur as "a different kind of social leader" who "applies practical solutions to social problems by combining innovation, resourcefulness, and opportunity; innovates by finding a new product, service, or approach to a social problem; focuses foremost on social value creation, whether legally constituted as a for-profit or not-for-profit; and is fully accountable to the constituencies he or she serves."

Luke and Chu (2013) define social entrepreneurship as entrepreneurial activity undertaken for a social purpose that transforms how social needs are addressed. Although the primary objective is positive social change, social entrepreneurship also generates benefits typically associated with traditional entrepreneurship, including business creation, financial gain, competitive advantage, and contributions to national identity and economic growth (Gartner, 1985; Hitt e*t al.*, 2001; Zahra *et al.*, 2009). Personal rewards may also include growth, reputation, and recognition (Drucker, 1993; Pearce & Elkington, 2020). Social entrepreneurship is widely recognized as an innovative approach to addressing social needs by developing novel solutions (Weerawardena & Sullivan Mort, 2006).

Despite variations in definitions, there is a broad consensus that the mission of social entrepreneurship is socially oriented. Social entrepreneurship seeks to achieve economic viability while improving societal well-being, representing an entrepreneurial venture grounded in concern and respect for humanity. Singh (2016) asserts that social entrepreneurship aims to combine the core values of business with those of the community through individual creativity. Fundamentally, entrepreneurship involves innovative determination, diligence, critical and creative thinking, opportunity-driven strategies, risk-taking, and a focus on results and profitability. The integration of these characteristics with a commitment to solving social problems and achieving financial sustainability defines social entrepreneurship.

Social entrepreneurship serves as a practical application of the principles underlying humanistic capitalism. Humanistic capitalism is a philosophical and economic framework that redefines traditional capitalism by prioritizing human well-being and the common good. Social entrepreneurship entails

the creation and management of ventures that pursue social and environmental objectives, either operating within or critiquing the prevailing capitalist system (Mair & Marti, 2006; Zeyen et al., 2013; Mthembu & Barnard, 2019; Bansal et al., 2019; Gutterman, 2025; Kakungulu, 2025). This entrepreneurial activity is characterized by a continual search for innovative solutions to social problems. Societal challenges are extensive and diverse, ranging from local to global scales. These issues may be economic, such as poverty and unemployment, or related to security, education, health systems, environmental threats, gender, national status, politics, and governance. Social problems may also include the lack of essential commodities in certain areas, despite their abundance elsewhere.

Recognizing and persistently pursuing innovative ideas and strategies to address social problems enables transforming social needs into business opportunities. This approach integrates social value creation with economic objectives. In social entrepreneurship, entrepreneurs seek not only to enhance organizational productivity and wealth creation but also to generate positive societal impacts through innovative solutions to social needs. Social entrepreneurship, therefore, involves applying entrepreneurial principles to achieve financial sustainability, profitability, and success by identifying and addressing social problems, thereby creating social value and serving as a catalyst for social transformation. Financial sustainability refers to the capacity to initiate, grow, and maintain an entrepreneurial venture with both short- and long-term financial stability.

It is important to distinguish between the terms 'social enterprise' and 'social entrepreneurship,' which are often used interchangeably but are not synonymous, as not every enterprise is entrepreneurial. Luke and Chu (2013), referencing multiple scholars, differentiate the two by noting that the term 'enterprise' is associated with commercial business activity, indicating that social enterprises represent a form of social business or venture. In contrast, 'entrepreneurship' is linked to opportunity identification, innovation, risk-taking, and the introduction of new offerings to the market. Therefore, social entrepreneurship involves seizing opportunities for market-changing innovation with a social purpose. Despite these differences, both concepts share the commonality of combining commercial activities with social objectives to address market gaps, as noted by Chell (2007).

Similar to other forms of entrepreneurship, social entrepreneurship emphasizes the recognition of opportunities to create social value. This process begins with a thorough understanding of the environment to identify needs or problems, followed by the development of innovative ideas and

strategies to resolve them. Drucker (1993) asserts that "innovation lies at the heart of entrepreneurship irrespective of its context." While social problems are pervasive across societies, the capacity to perceive them as potential business opportunities distinguishes social entrepreneurs. Innate talent often helps some individuals identify these opportunities, while others cultivate this ability through creative and unconventional thinking, which can be enhanced by mastering foundational philosophical principles (Olubanjo-Olufowobi & Dasaolu, 2023). Scholars such as Martin and Osberg (2007) and Pearce and Elkington (2020) suggest that social entrepreneurship involves a unique, innate ability to sense and act on opportunities, combining unconventional thinking with determination to introduce novel solutions to the world.

Feminism and Feminisation of Poverty in Nigeria

Feminism, while multifaceted in definition, is fundamentally grounded in the recognition of pervasive oppression, exploitation, and discrimination against women. It encompasses the economic, social, and political liberation of women and advocates for equal rights, dignity, and opportunities across all genders. Feminist theory asserts that gender equality is attainable, particularly through economic empowerment and the emancipation of women. Additionally, it identifies poverty as a critical barrier that suppresses women's voices and restricts their opportunities in the pursuit of gender equality.

Consequently, feminism has developed various paradigms to address and transform these conditions. Poverty is a global issue, with prevalence in Sub-Saharan Africa, including Nigeria. Women are disproportionately affected by poverty compared to men. According to the United Nations (UN 2015), the majority of the 1.5 billion people living on one dollar or less per day are women and children. Persistent financial and economic inequalities between men and women, often resulting in women's financial dependence on men, prompted sociologist Diana Pearce to introduce the term "feminisation of poverty" in 1978. Pearce observed that two out of three poor adults are women, highlighting a higher poverty rate among women than men. In this context, poverty is defined as the deprivation of necessities, including adequate food, clothing, habitable shelter, access to quality education, access to health facilities, and purchasing power due to unemployment or low-status employment. It is further characterized as the inability to meet daily needs and fulfil financial obligations, or more simply, the inability to achieve a minimal standard of living (Aigbokhan, 2000). The consequences of poverty for women include increased vulnerability to poor nutrition, exploitation, social vices, psychological trauma, deteriorating health, and premature death. These factors contribute to the dehumanising

conditions experienced by many African women, particularly in Nigeria. Reiterating the findings of the International Monetary Fund World Economic Forum (2017) regarding poverty in Nigeria and its impact on women, Onwuka et al. (2019) stated:

> International Monetary Fund World Economic Forum (2017) has once again brought to the front burner the deteriorating poverty situation, especially among women, in Nigeria. By IMF projections, Nigeria now has more people living in extreme poverty than India who hitherto hold this unenviable record …… The IMF projection showed that Nigeria has about 87 million people in extreme poverty over India's 73 million. Indeed extreme poverty in Nigeria is growing by six people every minute according to the World Poverty Clock. With women constituting over 60% of the poorest people in Nigeria translating to approximately 52 million women in the clutches of extreme poverty.

Several factors contribute to the feminisation of poverty in Nigeria. These include lack of formal education, lack of access to credit to fund their business and constraints in land ownership, the unwillingness of employers to offer them a job because they believe that their maternal and domestic responsibilities will conflict with the interest of their jobs and other forms of gender-based discrimination against women make the majority of them end up in the informal sector (Anyanwu, 2010; Eteng, 2014; Boyi, 2019). Even when women obtain formal employment, they are generally paid less than their male counterparts (Bue, 2022; Nwosu & Orji, 2024). The following example illustrates this gender disparity:

> women ranked the highest when it comes to unemployment in Nigeria. The report showed that unemployment hit 12.2 million females, as against 9.5 million men. The overall number of persons in the labour force was estimated to be 80 million, out of which males are about 41.6 million while females are 38.6 million. Female unemployment has risen to 31.6 percent from 26.6 percent in the third quarter of 2018 while male unemployment also rose to 22.9 percent from 20.3 percent in the same period. Similarly, the number of female underemployed was highest with 11.9 million while 10.9 million males were reported to be underemployed (Christian, 2020).

Similar report was given when Aina (2024)

> Nigeria's unemployment rate increased marginally to 5.3 per cent in Q1 2024 from 5.0 per cent in Q3 2023, with females recording a higher unemployment rate of 6.2 per cent compared to males at 4.3 per cent.

Facing these barriers, women are forced into the informal sector as a way out of unemployment. In some cases, women are prohibited from taking up any paid employment. They are expected to attend to domestic responsibilities, which are devalued monetarily. Female-headed households, due to the death of the male head, divorce, or loss of a job or unstable income on the part of the male head, are another factor fueling the feminisation of poverty in Nigeria (Kimenyi & Mbaku, 1995; Yoosefi Lebni, 2020; Van de Walle & Milazzo, 2015). Households headed by single women are at greater risk of living below the poverty line. This is because single women are more likely than single men to live with children. Similarly, single parenthood could lead to reduced working hours and lower earnings for women. Caregiving and family responsibilities take up a significant portion of their time. All these contribute to income inequality and the gender poverty gap between men and women.

Many women are establishing and running indigenous, micro, and small businesses across almost every part of the country to secure a livelihood. Most of these businesses are necessity-driven, so their possibilities of growth and expansion are not feasible. They are hand-to-mouth entrepreneurs. Moreover, they lack entrepreneurial capital, such as human capital (education and skills), social capital (networks), and financial capital (savings, income, and collateral). They entered into business with little or no entrepreneurial capital. Because these businesses require lower capital and less stress to set up, many people sell the same commodity within a locale with few buyers. Replication of existing enterprises and businesses is common. It leads to unhealthy competition and low sales because sellers outnumber buyers. Consequently, owners incur losses rather than profits. Thus, it boosts the feminisation of poverty.

With the emergence of the COVID-19 pandemic and the "stay at home" and social and physical distancing policies that followed, the feminisation of poverty was exacerbated. This deepens the pre-existing gender disparity. As noted earlier, most women face discrimination in obtaining jobs that provide a living income. As a result, they ended up with low- and unstable-income jobs, which affected their saving capacity. During the pandemic, many women were impoverished within a short period of

time. The little savings made in the past years were rolled back and exhausted. Their economic and productive lives were stymied to a greater extent. They were affected differently than men who have the financial capacity to absorb economic shocks (Adefisoye & Adefisoye, 2020; Mũrage et al., 2022; Méndez & Martorano, 2023; Adeoye et al., 2022). Due to disruptions in socio-economic activities, many businesses folded due to revenue shortfalls and overwhelming expenses, including taxes, rent, and interest on their debts. To avoid paying idle employees at the firm's expense, workers were relieved of their duties. Millions have lost their jobs and livelihoods, and many are on the verge of losing them. In many countries, the first round of layoffs was particularly acute in the services sector. This includes retail, hospitality, and tourism, where women are overrepresented (Reports, 2020).

In the post-COVID era, this trend persists, particularly among uneducated and rural women. Such women face heightened economic insecurity and increased burdens of unpaid care work. They also face entrenched systemic inequalities. To break this cycle, it is critical to adopt targeted measures that directly address longstanding gender disparities. We propose social entrepreneurship as a means not only to alleviate recession-driven poverty but also to advance gender equality and combat the feminisation of poverty.

Addressing the Feminisation of Poverty Using Social Entrepreneurship

Addressing poverty is increasingly urgent, particularly given the heightened economic insecurity, increased burdens of unpaid care work and entrenched systemic inequalities of the post-COVID-19 period. Social entrepreneurship offers a promising solution because, by applying entrepreneurial principles to recognize and address social needs, it seeks not just financial sustainability but also creates social value and drives positive social change. Here, financial sustainability refers to the capacity to launch, expand, and sustain an enterprise with both short- and long-term financial stability.

The family as a social institution is taken into consideration.

The prowess, resilience, and optimism about making a difference, the nature of women makes them innovative and resourceful economic agents, who can easily produce something from nothing in an attempt to create utility for families, communities, and countries. In Nigeria, women are central figures in the family circle. As a wife cum mother, the quality of life in the family depends to a greater extent on their dedication as a family woman. As such, they cannot afford to shirk in their family obligations. The flexibility and autonomy of social entrepreneurship could afford women the opportunity to work

at their own pace and control their time. Accordingly, harmonizing women's productive–economic roles and reproductive roles- childbearing and rearing, caring responsibilities and domestic chores. Thus, balancing the work-family interface and producing psychological health and well-being for both the women and their families. Similarly, apart from supporting the family financially and ensuring the economic sustainability of the home, creating job opportunities for the next generation, as well as job training and giving entrepreneurial experience to the children at a young age, and also helping them to understand the value of money at a tender age, are valuable contributions of social entrepreneurship to the family. Similarly, if children see that their mothers are financially independent, they will be inspired to be financially independent when they grow up.

The fact that entrepreneurship entails expenditure of attention and energy is far beyond contention. However, in social entrepreneurship, the effort to balance the family interface with economic obligations, women are cautioned to use their time judiciously. As such, social entrepreneurship would act as a checkmate to overpopulation and its negative consequences by preventing unnecessary procreation.

Arguably, one of the major setbacks to achieving gender equality in Nigeria is the economic reliance of women on men. Put simply, a lack of economic independence on a large chunk of female folks makes them an economic liability to society, particularly to the male folks. As such, it enhances and tightens the cord of patriarchy. Social entrepreneurship has the capacity to demystify patriarchy and break the stereotypes against women by enhancing the financial independence of women. By financial independence, we mean not just being able to meet one's living expenses but the ability to live one's own life and stand on one's own feet. It means being able to stay on top of situations, confidently and comfortably making viable decisions on investment, family finance, and other salient issues, with or without a man's financial assistance, and also supporting their spouses financially and helping meet the family's financial goals. Likewise, in case of an unfortunate demise of the male breadwinners, where other family members might have to suffer financial setbacks, with the financial independence of women, such setbacks would be averted, and the family may not go through unprecedented financial hardship compared to when the women are not financially independent.

The significance of financial independence amongst women could be beyond exaggeration. Such include: the increase in women's participation in politics, since they have the economic means to

pursue it. It would foster self–reliance, increase self-esteem, and make women emotionally and financially confident to face any situation. It is a sad fact that a lot of women in the world are victims of domestic violence or suppression by their family members. This, however, is due to financial dependency; they continue to tolerate injustice and crime. Financial independence of women is reduced if not eradicated by abusive relationships and domestic violence against women. This is because income-generating activity boosts women's dignity and worth in the eyes of others, especially their spouses. Again, it makes women more productive, enabling them to realise their dreams and aspirations without relying on others. Above all, women's sense of fulfilment is promoted in a unique and empowering manner via financial independence.

Creating a better and progressive society that will be more resilient to future crises. If there is any lesson to learn from the outbreak of the COVID-19 pandemic, it is to refrain from doing business as usual; to break from the cord of tradition and desist from the common ways of doing it, particularly in the economic sphere. Meeting underlying financial constraints and challenges, COVID-19 rendered many financially handicapped, particularly women who were already in a precarious economic situation with low or no savings due to a lack of a stable source of income. The sudden loss of a job, furlough, or pay cut of the breadwinner (the males) worsens the situation. Women working in the formal sector are not left out; they are also hit by the crisis. Sectors such as entertainment, agriculture, education, and tourism are affected, making women more vulnerable during the economic downturn. In cases where women are not relieved of their duties, like the healthcare workforce, they are exposed to a great risk of being infected with the virus. Social entrepreneurship could interrogate the status quo. Reinforcing and extending income support measures and providing a platform for achieving profitability through productivity in both the formal and informal sectors, social entrepreneurship offers women the opportunity to earn enough to save and prepare for future contingencies.

The country's economy is boosted. If most women in our country start earning, they will become consumers and spend money, thereby boosting the country's Gross Domestic Product (GDP). Also, the taxes they pay will increase government revenue and can be used to benefit the people. Moreover, an increase in the working population will also lead to more money donated to charities, thereby benefiting society at large.

Conclusion and Recommendation

This paper examines poverty amongst women in Nigeria prior to, amid, and post COVID-19, given that they make up a greater percentage of the informal sector and other precarious forms of employment, which are low- or no-value, often outside the purview of labour regulation and review. As such, they are associated with hazardous conditions, including unsteady wages, inadequate occupational health and safety, and job insecurity. This invariably results in low or no savings for most women. With the unfortunate emergence of the COVID–19 pandemic and its impact, the situation is exacerbated, deepening the pre-existing inequalities and contributing to the feminisation of poverty, particularly in Nigeria. As such, we need to address the situation that has arisen. En route to alleviating women's poverty and remedying the long-standing inequality between men and women, this paper proposes that women engage in social entrepreneurship to build a more just world that is resilient to future crises and can cushion the economic effects of the COVID-19 pandemic. This is because social entrepreneurship allows one to develop one's innate potential by solving social problems and generating income.

Moreover, social entrepreneurship comes with benefits for both the individual (women) and society, such as the family as a social institution is taken into consideration**;** creating a better and progressive society that will be more resilient to future crises, remedies the long-term inequality between men, and boosts the country's economy, among other benefits. In other words, the threefold responsibilities of women, which according to Moser (1993) are reproductive role (childbearing and rearing); productive role (economic engagement outside the home); and community management role (ensuring the effective running of the community), are addressed through social entrepreneurship.

However, this paper will not assume that social entrepreneurship may encounter no glitches. While social entrepreneurship is advantageous, the lack of capital and funding opportunities would be a major stumbling block. This could cripple its fruition. However, with the largesse of government subsidies, charitable foundations, and individuals, especially women of high net worth, could be approached for financial assistance. Women's empowerment programs are crucial for the actualization of one's innate potential. Training the mind to see things critically, seeking the meaning and intelligibility of things, and thinking outside the box is essential.

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