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ROLE OF SMEs IN RURAL POVERTY REDUCTION IN WASE LOCAL GOVERNMENT, PLATEAU STATE, NIGERIA

ABSTRACT

Poverty continues to challenge rural communities in developing countries, including Nigeria, where limited access to resources, infrastructure, and opportunities hinders economic development. This study examined the role of Small and Medium-Scale Enterprises (SMEs) in reducing rural poverty in Wase Local Government Area, Plateau State. Data were collected from 395 SME operators using structured questionnaires and analyzed through descriptive statistics and a Generalized Linear Model (GLM). The findings revealed that SMEs have a significant positive impact on rural poverty reduction, demonstrating that their activities improve access to resources and economic opportunities in households. The results also revealed that employment generation through SMEs significantly reduces poverty, indicating that job creation directly enhances the welfare of rural communities and income obtained from SME activities positively affects household living standards, showing that higher earnings help households meet their basic needs. Finally, the findings revealed that the education level of SME operators and availability of infrastructure strongly enhance business performance and amplify the poverty reduction effect. The study concluded that SMEs play a vital role in improving rural livelihoods. Based on the findings, the study recommended policies to expand employment opportunities, increase income-generating capacity, provide skill development programs, and invest in rural infrastructure to maximize the role of SMEs in alleviating poverty and fostering sustainable rural development.

Keyword: *Small and Medium-Scale Enterprises (SMEs), Rural Poverty Reduction, Employment Generation, Income Generation*

1. INTRODUCTION

Poverty is one of the defining challenges of the 21st Century facing the world. In 2019, about 1.3 billion people in 101 countries were living in poverty. For this reason, the 2030 Global Agenda for Sustainable Development Goals has called for the elimination of all forms of poverty everywhere in the world (Gweshengwe & Hassan, 2020). Nowadays, the entire world is making enormous steps in overwhelming worldwide poverty.

Poverty hinders the economic growth of a nation that a segment of the people has been financially vulnerable. It has become a social, political, and economic issue all over the world especially in the developing and third-world nations, and has been influencing on individuals, who are living with the minimum level of standards. Poverty continues to be a persistent feature of rural areas and societies. About 80 per cent of the world's extremely poor people live in rural areas, and, in many regions, rural areas have experienced few positive changes in their overall wellbeing. Less than 10% of the global population live in extreme poverty who are surviving on \$1.90 a day or less (World Vision, 2018a). According to the World Bank (2024), poverty remains largely a rural phenomenon, with about two-thirds of the global poor living in rural areas, and nearly 80% of those living in extreme poverty residing in rural communities, particularly in Sub-Saharan Africa and South Asia. It is in rural areas where poverty is most severe. Poverty has always been multifaceted and complex in nature. Commonly, poverty has been contemplated as a result of income deprivation. However, it is undeniable fact that poverty is not merely determined through economic perspective but other essential determinants. Its coverage of many aspects including material and non-material contributes to its complexity (Rosida, 2018).

Poverty, particularly in rural areas, continues to be a major developmental concern in Nigeria. Despite the country's vast natural resources and human capital, a large portion of its rural population remains impoverished, lacking access to basic necessities such as quality education, healthcare, clean water, and sustainable livelihoods (Ononogbu, & Ariwodo, 2025). Plateau State, located in the North Central region of Nigeria, is no exception. Many of its rural communities struggle with high unemployment rates, low-income levels, inadequate infrastructure, and limited access to credit and markets. These challenges have made it difficult for the rural poor to break the cycle of poverty, thereby reinforcing underdevelopment and economic marginalization.

In recent decades, there has been growing recognition of the critical role that small and medium-scale enterprises (SMEs) play in fostering economic development and combating poverty especially in developing countries. SMEs are generally defined as business ventures with relatively small capital investment, limited number of employees, and localized operations. Despite their size, they are often the backbone of local economies, providing employment, generating income, and contributing to the diversification of economic activities. In Nigeria, SMEs are estimated to contribute over 48% to the national GDP and account for about 96% of businesses and 84% of employment (Adhikary, & Ghosh, 2025). The rural poor are often involved in agriculture, agro-processing, local crafts, trade, and services. These enterprises offer alternative sources of livelihood, especially in communities where formal employment is scarce. By promoting entrepreneurship, SMEs help to reduce rural-to-urban migration, empower women and youth, and stimulate local markets. Furthermore, their flexibility allows them to adapt to local conditions, use indigenous knowledge, and mobilize local resources all of which contribute to building more resilient rural economies.

According to Akinyemi and Adejumo, (2023) SMEs are widely recognized as engines of economic growth, employment generation, and poverty alleviation. SMEs account for over 80% of businesses in Nigeria and contribute significantly to gross domestic product (GDP). Their capacity to create jobs, foster innovation, and empower communities makes them vital to the socioeconomic transformation of Nigeria. However, despite their potential, SMEs in Nigeria face numerous challenges,

with access to finance emerging as the most critical barrier to their growth and sustainability (Adegbite et al., 2022). Despite their potential, SMEs in rural Plateau State face numerous challenges that hinder their capacity to contribute fully to poverty reduction. These include inadequate access to finance, poor infrastructure (such as roads, electricity, and communication networks), limited technical and managerial skills, and weak institutional support. In addition, issues related to insecurity, poor policy implementation, and lack of market access also affect their sustainability and growth.

This study therefore seeks to address the following research questions: what is the impact of Small and Medium Scale Enterprises (SMEs) on rural poverty reduction in Wase Local Government Area? to what extent do Small and Medium Scale Enterprises (SMEs) contribute to employment generation in rural communities of Wase Local Government Area? and what effect do Small and Medium Scale Enterprises (SMEs) have on income generation and household living standards in Wase Local Government Area? The objectives of the study were to: determine the impact of small and medium scale enterprises in rural poverty reduction, examine the contribution of SMEs to employment generation and to assess the effect of SMEs on income generation in household living standards in Wase L.G.A

2. Literature Review

2.1 Concept of SMEs

Ajose (2010) defined small and medium enterprises as an enterprise that has an asset base (excluding land) of between 5 million naira and 500 million naira and labour force of between 11 and 300 in its employ. The National Economic Reconstruction Fund (NERFUND) puts the amount as not exceeding 10 million naira while the section 376 (2) of the companies and Allied Matters Act of 1990 defined it as one with; (a) an annual turnover of not more than 2 million naira. (b) A net asset of not more than 1 million naira. The National Association of small and medium scale enterprises defined small and medium enterprises as a business that employ less than fifty (50) people and with an annual turnover of one hundred million naira. The association further defined a medium scale enterprise as a business with less than 100 employees and with an annual turnover of five hundred million.

Rogers (2002) asserts that, the classification of enterprises into small and medium or large scale is relative and varies from institution to institution and from country to country depending essentially, and factually, on the country level of development. He summarized the qualification of small scale as an enterprise with working capital over 1 million naira and not more than N4 million and a labor size of between 11 and 35 workers while for medium the working should be over N40 to 150 million with a labor size of between 30 and 100 workers. Todaro (1986) argued that small scale industries are those whose firm operates with small output capacity.

2.2 The Concept of Poverty

According to Sen (2001) poverty is considered as deprivation of several forms of capacity or “freedom” comprising both economic (income) and non-economic aspects such as political, social, mental and cultural. The concept of poverty includes material deprivation (i.e. food, shelter) and access to basic services (i.e. health, education). It now also tends to encompass a range of nonmaterial conditions, such as a lack of rights, insecurity, powerlessness and indignity. The combination of these two types of conditions provides a more complete understanding of poverty. SIDA (2002), in its

poverty reduction policy paper, notes that poverty “robs people of the opportunity to choose on matters of fundamental importance to themselves and the essence of poverty is not only a lack of material resources but also lack of power and choice”.

2.3 Concept of Poverty Reduction

Poverty reduction according to Nor (2021) is a set of measures, both economic and humanitarian, that are intended to permanently lift people out of poverty. It refers to those strategies, policies and programs that raise, or are intended to raise, ways of enabling the poor to create wealth for themselves as a means of ending poverty forever for example policies on entrepreneurship education, infrastructure, employment and income policies. World Bank (2019) defined poverty reduction as a process of improving the well-being of individuals, households, and communities by increasing access to resources, opportunities, and services. United Nations Development Programme (UNDP) (2015) opined that poverty reduction is a multifaceted approach that encompasses economic, social, and cultural dimensions to ensure that all individuals have access to resources, opportunities, and services necessary for a dignified life. Stiglitz (2012) defined poverty reduction as creating a more equitable and sustainable economy, where everyone has access to basic necessities like healthcare, education, and social protection. Sachs (2005) opined that poverty reduction requires investing in human capital, infrastructure, and institutions to create an enabling environment for economic growth and social progress.

This study adopted the definition given by World Bank (2019) where poverty reduction is defined as a process of improving the well-being of individuals, households, and communities by increasing access to resources, opportunities, and services.

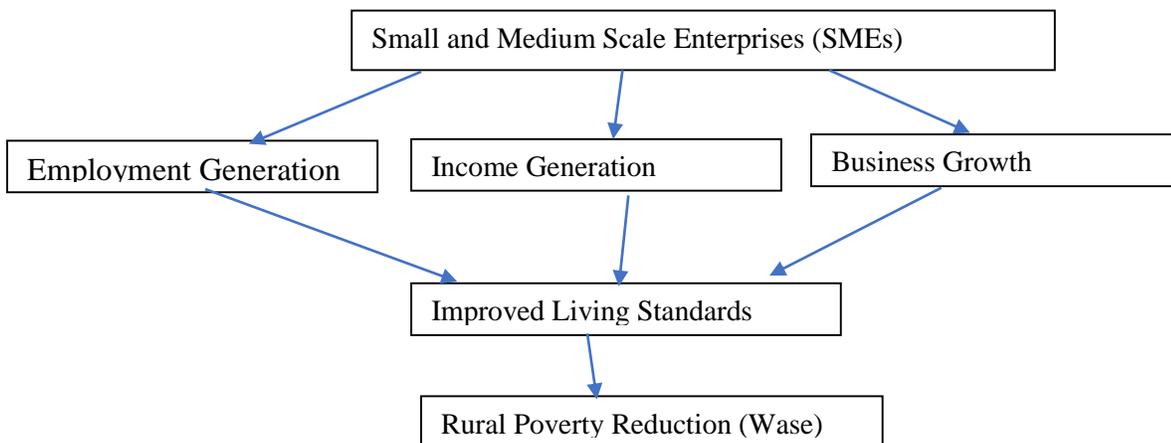
2.4 Concept of Rural Poverty

Rural Poverty occurs in rural areas with population below 50,000. It is the area where there are less job opportunities, less access to services, less support for disabilities and quality education opportunities. People are tending to live mostly on the farming and other menial work available to the surroundings. The rural poverty rate is growing and has exceeded the urban rate every year since data collection began in the 1960s. (The International Labour Organization, (ILO) (2022). Khan (2000), classifies rural poor into several groups. He started by mentioning small-land holder as the first type of poor rural. This group usually cannot sustain their income through small proportion of land and incline to migrate to towns to get out of agricultural sectors. Indeed, in rural African countries, this group of people have less social standard (Oya 2010). Another major feature of rural poverty mentioned by Khan is landlessness. Landless group without skill are considered the poorest group among rural poor since they heavily depend on seasonal labour demands in either agriculture or off-farm work. Artisans working in the smallscale local industries and pastoralists who depend on their livestock are other vulnerable communities contributing to poverty rate in rural areas (Khan, 2000).

2.5 Conceptual Framework

In this study, rural poverty reduction is considered the dependent variable, because it represents the outcome that the research seeks to explain. Poverty reduction is usually reflected in improved living conditions, better access to basic needs, and increased economic opportunities for rural households. The independent variable is Small and Medium Scale Enterprises (SMEs). SMEs are economic activities or

businesses established at a relatively small scale that operate within rural communities. These enterprises are expected to influence poverty reduction through several mechanisms.



In this conceptual framework, Small and Medium Scale Enterprises (SMEs) serve as the independent variable influencing rural economic outcomes. SMEs contribute to employment generation, income creation, and improved living standards among rural households. These outcomes collectively lead to rural poverty reduction, which is the dependent variable of the study in Wase Local Government Area.

2.6 Empirical Review

Edet et al. (2023) investigated the impacts of SMEs financing on rural development in Akpabuyo Local Government Area in Cross River State, Nigeria. The study carried out a cross-sectional survey of SMEs in Akpabuyo Local Government Area using the simple random sampling technique. The sample size of 160 was obtained for the study. The data obtained were analyzed using the Chi-square statistical technique and the results of the analysis showed that SMEs financing has a significant impact on poverty reduction and employment generation in Akpabuyo Local Government Area of Cross River State, Nigeria. Based on these research findings, the study recommended that the Central Bank of Nigeria should introduce a policy measure that will ensure that SMEs financing is a top priority of commercial banks’ credit policy, the microfinance banks should be strengthened to accommodate the needs of SMEs and Microfinance banks and commercial banks must ensure that SMEs access credits with ease and at a reduced lending rate.

Ayibazuomuno (2021) examined how small and medium enterprises (SMEs) financing affects poverty reduction in Nigeria. This followed the understanding that SMEs play a critical role in the process of economic development. The datasets obtained from the CBN Statistical Bulletin and World Bank were analysed using the error correction model (ECM) Technique. The parsimonious ECM result showed that bank credit to SMEs significantly reduced poverty during the study period. Usman and Aliyu (2021) explored the relationship between SME development and poverty reduction using secondary data from 350 SMEs from 2001 to 2021. Using fixed-effects regression model, the result revealed that increased SME activity contributed to a 31% decline in poverty headcount ratios over two decades.

Abari-Ogunsona, Danmola, Braimoh and Bofele (2025) investigated the effects of small and medium enterprises (SMEs) performance on poverty alleviation in Nigeria using annual time-series data from 1990 to 2022. A multiple linear regression model was built and estimated using the Auto-Regressive Distributed Lag Bound test (ARDL). It was found that there is no long-run relationship among the variables. Findings revealed that all the variables except trade openness had a significant relationship with poverty alleviation in Nigeria. Popoola, et al. (2025) examined the impact of small and medium enterprises development on poverty reduction in Nigeria. The study made use of statistical tools which include: analysis of variance (ANOVA), correlation coefficient and simple regression analysis in testing hypotheses where applicable. The study revealed that provision of credit facilities affects small scale business creation. It was also revealed that government policies affect SMEs income- generation. The study Shows that small scale business (entrepreneurship) has a positive impact on poverty reduction.

Ibi-Oluwatoba et al (2020) examined the effect of small and medium-scale enterprises on poverty reduction in Nigeria, using annual time series data sourced from the CBN Annual Report of various issues. The model built was estimated using the autoregressive distributed lag bound test and Vector Error Correction Mechanism (VECM). It was found that there exists a long-run relationship between SME's and poverty reduction. However, the error correction mechanism was not correctly signed and found to be insignificant, difficult to adjust in the long run. While DLRCF and LINF had a negative effect on DLPI, indicating PI reduction. DLMCS and LINT had a positive impact on DLPI. It found that DLMCS causes variation in DLPI and DLRCF, while LINT and LINF cause less change in poverty level in Nigeria.

Kowo et al (2019) examined the role of small and medium enterprises in poverty eradication in Nigeria. One hundred and forty-two (142) questionnaires were administered randomly to the entire employee population of the SME companies that are registered with SMEDAN in Lagos, Nigeria. The sample size was determined using the Yamane formula. The data was analysed using manual and electronic-based methods with the aid of a data preparation grid and the statistical package for the social sciences (SPSS) statistical package version 21.0. The study made use of statistical tools, which include: analysis of variance (ANOVA), correlation coefficient and regression analysis in testing hypotheses where applicable. Therefore, the study found out that SME development affects poverty alleviation and also Training organised by SMEDAN affects SMEs' employment creation.

3. METHODOLOGY

This study adopted a survey research design because it allows the researcher to collect data using a variety of methods and instruments. The survey design enables the use of both quantitative and qualitative research strategies, such as structured questionnaires containing numerical items as well as open-ended questions. It is also conducted in a real-life and natural environment where variables are not manipulated by the researcher. The choice of survey design is therefore justified as it provides a practical and efficient means of gathering information from respondents on issues relating to the impact of Small and Medium Scale Enterprises (SMEs) on rural poverty reduction in Wase Local Government Area. The population for the study consisted of small-scale business owners operating within the study area. A sample size of 395 respondents was determined using Cochran's formula for an unknown

population. The snowball sampling technique was adopted for selecting respondents because the target population was not easily identifiable and there was no comprehensive list of SME operators in the rural communities of the area. The researcher therefore identified a few SME operators who met the study criteria and these respondents subsequently referred other participants who were actively engaged in business activities until the required sample size was achieved.

The data for the study were obtained from primary sources through the administration of structured questionnaires to small-scale business owners and community members in Wase Local Government Area. The questionnaire consisted of four sections: Section A captured the personal information of respondents, while Sections B to D focused on issues relating to the impact of small-scale businesses on rural poverty reduction in the study area. To ensure the validity of the instrument, the questionnaire was examined and verified by experts and colleagues to confirm that the items adequately covered the constructs being measured, thereby ensuring content validity. The reliability of the instrument was tested using the Cronbach Alpha method, which produced a reliability coefficient of 0.83, indicating that the instrument was reliable for the study. The data collected were analyzed using descriptive statistics, including tables and charts, to facilitate clear presentation and identification of patterns and trends in the data. In addition, the study employed the Generalized Linear Model (GLM) to examine the impact of SMEs on rural poverty reduction in the study area and to achieve the main objective of the research using SPSS version 25 and eviews 10

Model Specification

The general form of the model is:

$$PR_i = f(EMP_i, IN, ED, INF_i) \dots \dots \dots (1)$$

The functional form of the model can be expressed as:

$$PR_i = \beta_0 + \beta_1 EMP_i + \beta_2 INC_i + \beta_3 EDU_i + \beta_4 INF_i + \mu_i \dots \dots \dots (2)$$

Where:

- PR_i = Poverty reduction level of household i
- EMP_i = Employment generated by SMEs
- INC_i = Income obtained from SME activities
- EDU_i = Education level of SME operators
- INF_i = Infrastructure availability (roads, electricity, markets)
- β_0 = Intercept
- $\beta_1 - \beta_4$ = Coefficients of explanatory variables
- μ_i = Error term

A Priori Expectations

$\beta_1 - \beta_4 > 0$ i.e EMP, INC, EDUC, INF are expected to be positive, that is an increase in these variables should reduce rural poverty.

Decision Rule: Reject the null hypothesis if the probability value of the Wald Chi-square is less than 0.05 (5%) level of significance.

4.0 RESULTS AND DISCUSSION

Table 1: Demographic distribution of respondents

		Frequency	Percent
Gender	Male	309	78.2
	Female	86	21.8
	Total	395	100
Age	18–25	127	32.2
	26–35	195	49.4
	36–45	50	12.7
	46–55	14	3.5
	56 and above	9	2.3
	Total	395	100
	Level of Education	Primary	29
	Secondary	146	37
	Tertiary	201	50.9
	None	19	4.8
	Total	395	100
Years of Operation	Less than 1 year	40	10.1
	1–3 years	151	38.2
	4–6 years	107	27.1
	Above 6 years	97	24.6
	Total	395	100
Number of Employees	1–5	224	56.9
	6–10	97	24.6
	11–20	46	11.6
	Above 20	27	6.8
	Total	395	100

Source: Field work, 2025.

The demographic distribution reveals important insights about the structure and capacity of the respondents’ businesses. The majority of respondents are male (78.2%), with females representing 21.8%. Most participants fall within the 26–35 years age group (49.4%), followed by 18–25 years (32.2%), indicating a predominantly young and economically active population. Nearly half are married (49.1%), while 44.6% are single, showing a fairly balanced marital distribution. In terms of education, most respondents have tertiary education (50.9%), followed by secondary education (37%), suggesting a relatively educated sample. Regarding business characteristics, most enterprises have operated for 1–3 years (38.2%), and over half employ 1–5 workers (56.9%), indicating that the majority are small and relatively young businesses.

4.2 Generalised Linear Model Results

Table 2: GLM Results

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C				
EMP	0.083389	0.044894	1.857459	0.0232
IN	0.074313	0.043224	1.719255	0.0856

ED	0.029085	0.041004	0.709320	0.0381
INF	1.682955	0.240957	6.984460	0.0320
Mean dependent var	1.820000	S.D. dependent var		0.794200
Akaike info criterion	2.370296	Schwarz criterion		2.436263
Hannan-Quinn criter.	2.396992	Deviance		120.3656
Deviance statistic	0.614110	Restr. deviance		125.5200
LR statistic	8.393250	Prob(LR statistic)		0.038547
Pearson SSR	120.3656	Pearson statistic		0.614110
Dispersion	0.614110			

The results of the Generalized Linear Model showed that employment generated by small and medium scale enterprises had a positive and statistically significant effect on poverty reduction in Wase Local Government Area. The coefficient value of 0.083389 indicated that an increase in employment opportunities created by small and medium scale enterprises led to an increase in poverty reduction among households in the study area. The probability value of 0.0232 showed that the variable was statistically significant at the 5 percent level, implying that employment creation through small and medium scale enterprises contributed significantly to improving the welfare of households. This finding was consistent with the study of Edet et al. (2023), which revealed that financing small and medium enterprises significantly enhanced employment generation and poverty reduction in Akpabuyo Local Government Area. The result also agreed with Abari-Ogunsona et al. (2025) and John-Akamelu and Muogbo (2018), who reported that small and medium enterprises provided employment opportunities and contributed to economic development.

The result also showed that income obtained from small and medium scale enterprise activities had a positive effect on poverty reduction, with a coefficient of 0.074313. This implied that as income derived from small and medium scale enterprise activities increased, the level of poverty among households decreased. However, the probability value of 0.0856 indicated that the variable was statistically significant at the 10 percent level, suggesting that the effect of income on poverty reduction was moderate. This finding was consistent with Usman and Aliyu (2021), Popoola et al. (2025) and Ibi-Oluwatoba et al. (2020), who established that income generation through small and medium enterprise activities plays a key role in improving household welfare and reducing poverty.

The study further revealed that the education level of small and medium scale enterprise operators had a positive and statistically significant effect on poverty reduction, with a coefficient value of 0.029085 and a probability value of 0.0381, which was significant at the 5 percent level. This implied that higher educational attainment among enterprise operators enhanced their managerial capacity, entrepreneurial skills, and decision-making ability, thereby improving business performance and reducing poverty among households. This finding supported the recommendation of Afolabi (2015) and Kowo et al. (2019), who reported that training and capacity development programmes improved the performance of small and medium enterprises and enhanced employment creation. The implication was that education and skill acquisition strengthened the capacity of entrepreneurs to manage their enterprises effectively and contribute to poverty reduction.

Furthermore, the results showed that availability of infrastructure such as roads, electricity and market facilities had a strong positive and statistically significant effect on poverty reduction, with a coefficient value of 1.682955 and a probability value of 0.0320, which was significant at the 5 percent

level. This suggested that improved infrastructure enhanced the productivity and performance of small and medium scale enterprises by facilitating transportation, reducing production costs, and improving access to markets. This finding was consistent with Gushibet and Kromtit (2013), who emphasized that infrastructural development and a supportive business environment were essential for the growth of small and medium enterprises and for reducing poverty in Nigeria.

Finally, the Likelihood Ratio statistic of 8.393250 with a probability value of 0.038547 indicated that the model was statistically significant at the 5 percent level. This implied that employment generation, income obtained from small and medium scale enterprise activities, education level of operators, and infrastructure availability collectively explained variations in poverty reduction among households in Wase Local Government Area. This finding was consistent with Kowo et al. (2019), who found that small and medium enterprise development significantly influenced poverty alleviation.

4.3 Conclusion and Recommendations

The study concluded that small and medium scale enterprises significantly contributed to poverty reduction in Wase Local Government Area. Employment generation by these enterprises had a positive and statistically significant effect on poverty reduction, showing that job creation directly improved household welfare. Income obtained from small and medium scale enterprise activities also had a positive influence, albeit moderately, indicating that higher earnings from these enterprises helped households meet their basic needs. Education levels of enterprise operators positively and significantly impacted poverty reduction, demonstrating that better managerial skills and entrepreneurial knowledge improved business performance and welfare outcomes. Furthermore, infrastructure availability, including roads, electricity, and market facilities, had the strongest positive and statistically significant effect, highlighting the critical role of supporting facilities in enhancing enterprise productivity and enabling poverty reduction.

Based on these findings, the study recommended the following:

1. Enhance Employment Creation through SMEs: stakeholders should support initiatives that expand job opportunities within small and medium scale enterprises. This could include business incubators, mentorship programs, and incentives for enterprises that hire locally.
2. Increase Income-Generating Capacity of SMEs: policies should focus on improving access to affordable finance, credit facilities, and market opportunities to help enterprise operators increase their earnings.
3. Promote Education and Skill Development for SME Operators, training programs, workshops, and capacity-building initiatives should be provided to enhance managerial, technical, and entrepreneurial skills among small and medium scale enterprise operators.
4. Invest in Rural Infrastructure: the government and development partners should prioritize building and maintaining roads, electricity, and market facilities to reduce operational costs, improve market access, and strengthen the overall performance of small and medium scale enterprises.

ACKNOWLEDGEMENT

I honestly express my deep gratitude to TETFUND for sponsoring this research work. Their financial assistance and commitment to the advancement of education and research in Nigeria made the successful completion of this study possible.

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