

## **INSECURITY AND SOCIOECONOMIC DEVELOPMENT OF WOMEN IN THE INFORMAL SECTOR IN TARABA STATE, NIGERIA**

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### **Abstract**

This study investigates the nexus between insecurity and the socioeconomic development of women in the informal sector in Taraba State, Nigeria, from 2019 to 2024. It evaluates how women's economic activities contribute to development, the disruptive effects of insecurity, and how insecurity exacerbates gender disparities. The study adopts the Neoliberal theory and relies on qualitative data collected via focus group discussions and in-depth interviews across three senatorial districts of Taraba State. Findings reveal that women in the informal sector significantly enhance household and community development. However, insecurity severely disrupts their productivity through market inaccessibility, heightened exposure to gender-based violence, and extortion. The study concludes that targeted interventions are necessary to improve women's security, access to financial support, and social protections in order to optimize their developmental roles.

**Keywords:** Insecurity, Socioeconomic Development and Informal Sector.

### **Introduction**

In the face of rising global economic crises, the informal sector is widely perceived as a key driver in the creation of wealth, employment, and, by implication, overall economic growth and development. Particularly, informal sectors are regarded as significant traditional contributors to economic growth, serving as a catalyst for employment generation and poverty reduction (Hassan, Aliyu, & Mohammed, 2020). The fundamental requisite for informal business activities to effectively lead a country to a high level of economic growth and development is the adequate security of lives and properties. As Abubakar (2013) argued, a country will inevitably struggle to provide a stable platform for long-term economic growth whenever its internal security is compromised through spiraling crime, widespread public disorder, or internal crises. Insecurity, therefore, stands as the most intractable of the numerous social problems afflicting Nigeria's quest for economic growth.

Insurgency in Nigeria continues to profoundly undermine not only the country's pursuit of economic development but also its very sovereignty. The seeming helplessness of law enforcement agents in the face of heightened insecurity now casts serious doubt on the continuous existence of Nigeria as a single entity. According to Olabanji, Olukayode, and Ese Urhie (2014), insecurity fundamentally affects socioeconomic development in Nigeria. Available data on the level and dimensions of insecurity in Nigeria reveals a consistent increase over time, which constitutes serious threats to lives and properties, significantly hinders business activities, and actively discourages both local and foreign investors, ultimately stifling and retarding overall socioeconomic development. This rising wave of insecurity has not abated but has rather assumed a dangerous dimension, threatening the corporate existence of the country as one geographical entity. This further buttress the fact that socio-economic

development is the primary goal of every well-meaning government, and it is essentially dependent on the level of economic activities within a society. The level of economic activities is in turn greatly enhanced by the peaceful co-existence of people. However, the destructive operations of various "insecurity monsters" invariably affect the economic activities in both crisis and non-crisis regions.

It is worthy to note that the informal economy allows women to balance their traditional roles in the home while engaging in economic activities that are often flexible but less regulated. In Taraba State, women are actively involved in trading agricultural produce, tailoring, food processing, and other small businesses, which primarily provide daily sustenance for their households. While the informal sector offers women a vital lifeline, it simultaneously exposes them to significant risks, including exploitation, harassment, and violence, especially in conflict zones where law enforcement is weak (Nwosu et al., 2021). Insecurity has increasingly emerged as a critical issue affecting the socioeconomic development of women in Nigeria, particularly in conflict-affected areas like Taraba State. Taraba has faced significant challenges arising from violent conflicts, including pervasive herder-farmer clashes, insurgencies, banditry, and kidnappings, all of which have disproportionately impacted women. For those working in the informal sector often unprotected by formal labor laws these pervasive insecurities pose severe threats to their livelihoods, personal safety, and overall well-being.

The informal sector in Nigeria, characterized by small-scale, unregulated activities such as trading, farming, and artisanal work, plays a crucial role in poverty alleviation, especially for women. However, the prevalence of Gender-Based Violence (GBV) within the context of widespread insecurity has had profound and far-reaching consequences on the ability of women to thrive in this sector. In rural communities, women often rely on diverse livelihood activities to generate income and fulfill their basic needs. These activities, characterized as informal economic pursuits, serve as the primary source of employment in rural Nigeria and are crucial for self-actualization, self-reliance, and fulfillment among the population, as stated by the International Labour Organization (ILO) in 1990. With the growing separation of women and children from men's income, rural women have increasingly turned to informal economic endeavors. According to Odejimi and Agbada (2014), the informal sector hosts a significant number of active entrepreneurs, particularly small business owners, who require financial support to sustain and expand their businesses. Rural women entrepreneurs engage in various activities, including petty trading, vocational enterprises, handicrafts, farming, and agro-processing (Onyenechere, 2011). These women play essential roles in both the family and society, contributing significantly to agricultural production by cultivating raw materials for industries. Many agricultural and animal husbandry tasks are predominantly performed by women, emphasizing their vital role in rural development and household sustainability, as noted by Aspaas (1998) and Barret (1995).

However, there has been a noticeable shift in the nature of women's work in recent times. While their participation in agriculture has decreased, their involvement in petty trading has risen, a phenomenon referred to as diversification out of agriculture by Bryceson (2000). This

shift highlights the changing dynamics of rural economies. Today, many men find it challenging to solely provide for their families, often relying heavily on their wives for household sustenance. Women's investments in their children's education further enhance their countries' overall economy, showcasing the crucial role of women in shaping the economic landscape (Kristof and Wudunn, 2009). The informal sector in Nigeria has become a vital source of employment, engaging approximately 46% of the female workforce out of the total 65% volume of the informal sector. With the decline in formal sector job opportunities, the informal sector has emerged as a refuge for both men and women due to its low capital requirements and easy entry. For many women, involvement in the informal sector is primarily a survival tactic, as they assume responsibilities related to household upkeep that men can no longer afford. Unfortunately, they often face fierce competition, not only from newcomers but also from men who have lost formal employment or struggle to secure it. Furthermore, women encounter significant barriers such as limited access to essential resources like education, land, technology, and credit, which often exclude them from formal sector employment.

Informal sector embodies specific characteristics, including informal business structures, the use of basic technology, blurred lines between consumption and production, easy entry and exit, reliance on family labor and apprentices, and minimal capital requirements. According to the Economic Commission for Africa (ECA) in 2005, the informal sector, after agriculture, was the primary employer of women in many African countries. The International Labour Organization (ILO) estimated that in 2005, about 19.5 million women in sub-Saharan Africa were engaged in the informal sector. However, Berger and Byvinie (2003) argue that women's participation in this sector is often underestimated due to their activities being excluded from national production surveys and not factored into the calculation of the gross national product. Women in the informal sector benefit from the flexibility of working hours, enabling them to balance their productive and caregiving roles by caring for their children. According to Fapohunda (2012), the rising involvement of women in the informal sector can be attributed to global economic challenges and the prevailing economic difficulties in Nigeria. Women, especially those whose husbands have lost formal jobs due to rationalization, privatization, and government spending cuts, are under growing pressure to contribute to household income. Consequently, there has been a significant increase in the number of people turning to the informal sector due to unemployment, with many seeking part-time opportunities to supplement their regular incomes. This study, however, seeks to investigate Insecurity and Socioeconomic Development of Women in the Informal Sector in Taraba State, Nigeria.

### **Objectives of the Study**

The aim of this study is to examine insecurity and socioeconomic development of women in the informal sector in Taraba State, Nigeria. The core objectives include the following:

- i. To find out how socio-economic activities of women in the informal sector enhanced development in Taraba State.
- ii. To find out the extent to which insecurity affect women in the informal sector in Taraba State, Nigeria.

- iii. To determine how insecurity has exacerbated existing gender disparities in access to economic opportunities and resources for women in the informal sector.

### **Conceptual Review**

For clarity, the following key terms used in this study are defined:

**Insecurity:** Insecurity is a multi-faceted concept that encompasses various threats to human well-being, encompassing physical, economic, social, and psychological dimensions. It broadly refers to a state where individuals or communities are exposed to danger, fear, or a lack of protection, hindering their ability to live and work safely and productively. In the Nigerian context, and particularly in Taraba State, insecurity manifests in several prominent forms:

**Violent Conflicts:** This includes pervasive issues like herder-farmer clashes, which have devastated rural communities, destroyed agricultural lands, and displaced populations. These conflicts often lead to loss of life, property, and livelihoods, creating an atmosphere of fear and instability.

**Insurgency and Banditry:** Groups involved in insurgency, such as Boko Haram in the broader Nigerian context, and more localized banditry and kidnapping rings, create widespread terror. Their activities, including bombings, abductions, and armed robberies, directly impact business operations, restrict movement, and deter investment. The severity of these threats has even cast doubt on Nigeria's corporate existence as a single entity.

**Gender-Based Violence (GBV):** This is a critical dimension of insecurity highlighted in the study. GBV, including sexual assault, harassment, and domestic abuse, disproportionately affects women, particularly in unregulated spaces like the informal sector. The fear of GBV limits women's mobility, reduces their access to markets, and forces them to scale down or abandon their economic activities, leading to significant economic losses and psychological trauma. Instances like the temporary shutdown of Kasuwan Bera market in Jalingo due to widespread sexual harassment underscore the pervasive nature of this threat.

### **Literature Review**

**Economic Insecurity:** Beyond direct violence, insecurity contributes to economic instability. This includes extortion, bribery, and the loss of assets due to attacks or displacement. Such financial exploitation further erodes the already fragile incomes of women in the informal sector.

Overall, insecurity disrupts societal peace, impedes socioeconomic development, and undermines the capacity of individuals, particularly vulnerable groups like women in the informal sector, to thrive.

- i. **Socioeconomic Development:** Socioeconomic development refers to the process of improving both the economic and social well-being of individuals and communities within a society. It is a comprehensive concept that goes beyond mere economic growth (measured by GDP) to include improvements in quality of life, access to resources, equity, and human development indicators. For the purpose of this study, socioeconomic development in the context of women in the informal sector in Taraba State encompasses several key aspects:

- ii. **Income Generation and Poverty Reduction:** A primary indicator of socioeconomic development is the ability of individuals to generate sufficient income to meet their basic needs and lift themselves and their households out of poverty. For women in the informal sector, their economic activities contribute directly to household income, enabling families to afford essentials like food, healthcare, and education.
- iii. **Employment Creation:** The informal sector is a significant employer, particularly for women, who might otherwise face barriers to formal employment. Women's entrepreneurial activities within this sector create jobs not only for themselves but often for others, contributing to broader employment generation and reducing unemployment rates.
- iv. **Community Well-being and Resilience:** Beyond individual household income, women's involvement in the informal sector often fosters community well-being. This includes their participation in cooperative savings, community markets, and networks that build collective resilience in the face of economic challenges or insecurity. Their contributions help to sustain local economies and provide vital services.
- v. **Access to Opportunities and Resources:** True socioeconomic development involves equitable access to essential resources such as education, healthcare, financial services (credit, loans), land, and technology. The study examines how insecurity affects women's access to these crucial opportunities, particularly financial resources and markets, thereby impacting their ability to expand businesses and improve their livelihoods.
- vi. **Gender Equality and Empowerment:** Socioeconomic development is intertwined with gender equality. When women are empowered economically, they gain greater agency, decision-making power within their households and communities, and are better positioned to challenge existing gender disparities. The study explores how insecurity exacerbates gender disparities, limiting women's economic participation and perpetuating inequalities.

In essence, socioeconomic development in this context refers to the progress in improving the living standards and overall well-being of women in Taraba State's informal sector, focusing on their economic agency and resilience in the face of insecurity.

**Informal Sector:** The informal sector, often referred to as the informal economy, encompasses a wide array of economic activities that operate outside the traditional frameworks of government regulation, taxation, and formal legal protections. It is a critical component of many developing economies, serving as a primary source of livelihood and employment for a significant portion of the population, particularly vulnerable groups like women. Key characteristics that define the informal sector include:

- i. **Informal Business Structures:** Businesses in this sector often lack formal registration, licenses, and permits. They typically operate without a clear separation between personal and business finances.

- ii. **Use of Basic Technology:** Operations within the informal sector often rely on simple, labor-intensive technologies rather than advanced machinery or digital tools. This keeps entry barriers low but can limit productivity and growth potential.
- iii. **Blurred Lines between Consumption and Production:** For many informal sector participants, particularly women, their productive activities are deeply intertwined with their household and caregiving responsibilities. Work hours can be flexible to accommodate family needs.
- iv. **Easy Entry and Exit:** The sector generally requires minimal capital investment and formal qualifications, making it accessible to individuals with limited education or financial resources. This ease of entry provides a vital refuge for those unable to secure formal employment.
- v. **Reliance on Family Labor and Apprentices:** Many informal businesses, especially small-scale enterprises, heavily rely on unpaid family labor or an apprenticeship system for skill transfer, rather than formally hired employees. Haan (2006) notes that almost two-thirds of all informal sector enterprises are one-person businesses.
- vi. **Minimal Capital Requirements:** Starting an informal business typically requires very little initial capital, making it an accessible option for those with limited savings or access to formal credit.
- vii. **Lack of Formal Regulation and Protection:** Informal sector workers often lack social security benefits, formal contracts, and protection under labor laws. This makes them vulnerable to exploitation, harassment, and unsafe working conditions, especially in conflict zones.

In Nigeria, the informal sector is a dominant feature of the economy, engaging a substantial portion of the workforce. For women in Taraba State, it represents a crucial source of daily sustenance through activities like trading agricultural produce, tailoring, food processing, and managing other small businesses. The Economic Commission for Africa (ECA) in 2005 highlighted that, after agriculture, the informal sector was the primary employer of women in many African countries. The International Labour Organization (ILO) further estimated that in 2005, approximately 19.5 million women in sub-Saharan Africa were engaged in the informal sector. Despite its significant role, Berger and Byvinie (2003) argue that women's participation in this sector is often underestimated as their activities are frequently excluded from national production surveys and not factored into the calculation of the gross national product. The growth of the informal sector, particularly for women, is attributed to global economic challenges and Nigeria's prevailing economic difficulties, including unemployment and the decline in formal sector job opportunities.

#### **Insecurity and Women Socioeconomic Development in Informal Sector of Nigeria**

Insecurity disproportionately affects women in conflict-affected areas. It poses severe threats to their livelihoods, safety, and personal well-being, especially for those working in the informal sector. The prevalence of gender-based violence (GBV) within the context of insecurity has far-reaching consequences on women's ability to thrive in this sector.

### **Socioeconomic Activities of Women in the Informal Sector in Taraba State**

In Taraba State, women are involved in trading agricultural produce, tailoring, food processing, and other small businesses, providing daily sustenance for their households. They play essential roles in both the family and society, contributing significantly to agricultural production by cultivating raw materials for industries. Women handle a large number of agricultural and animal husbandry tasks, highlighting their vital role in rural development and household sustainability. However, there has been a noticeable shift where their participation in agriculture has decreased, and their involvement in petty trading has risen, a phenomenon referred to as diversification out of agriculture.

### **Impacts of insecurity on the economic activities of women in the informal sector in Taraba State, Nigeria**

Insecurity, primarily in the form of violence, threats, and harassment, severely disrupts women's economic activities. Many women reported being forced to scale down operations and limit market access due to fear of attacks. Incidents of sexual assault, harassment, and robbery deter women from engaging in markets far from home. This has led to significant income loss for women in Taraba State. The fear of violence prevents many from accessing farmlands and markets, leading to decreased agricultural productivity and reduced sales. Frequent instances of robbery, kidnappings, and attacks not only threaten lives but also destroy livelihoods.

Barriers related to transportation exacerbate these challenges, with some women abandoning profitable markets or incurring additional expenses for third-party transport, reducing profit margins. Limited access to financial resources is another challenge exacerbated by insecurity, as banks and microfinance institutions are reluctant to offer loans due to the unstable environment. Lack of formal safety nets or government intervention leaves women in the informal sector to cope with economic losses due to insecurity on their own.

### **Gender disparities and women's access to economic opportunities and resources in the informal sector amidst insecurity**

Insecurity intensifies existing gender disparities. Men tend to continue operating in more lucrative markets while women are confined to safer, smaller markets or closer to home due to fear of violence and societal judgment. Social expectations and stigma significantly restrict women's ability to engage in economic activities outside their immediate environment. Women are often discouraged from taking risks associated with business travel.

Limited access to financial aid exacerbates the gender gap, as men often receive an upper hand in societal dealings. Research indicates that cultural and legal barriers often prevent women from accessing financial services. The gender gap in access to finance is particularly pronounced in sub-Saharan Africa. This disparity undermines women's economic agency and restricts their ability to sustain and grow businesses, increasing financial dependence and widening the economic divide between genders. Insecurity also limits women's economic mobility, forcing them to focus on survival rather than business expansion, unlike men who may still have access to growth opportunities.

### **Empirical Review**

This section presents a review of empirical studies related to insecurity, socioeconomic development, and the informal sector, particularly focusing on the Nigerian context. This review helps to contextualize the current study's findings and identify existing gaps in the literature.

1. **Nwagboso (2012)**: This study on "Security Challenges and Economy of the Nigerian State (2007-2011)" found that security challenges are traceable to bad governance, leading to low income, low GDP, and low investor participation. It recommended policies addressing root causes like unemployment, poverty, and injustice.
2. **Achumba et al. (2013)**: In "Security Challenges in Nigeria and the Implications for Business Activities and Sustainable Development," identified causes of insecurity including weak institutional capacity, pervasive material inequality, ethnic/religious conflict, and unemployment. It found that Boko Haram activities led to loss of lives, property, and fear, affecting business investment and operations. Recommendations included creating a safe business environment and proactive security management involving all stakeholders.
3. **Ewetan and Urhie (2014)**: Their study, "Insecurity and Socio-economic Development in Nigeria," found that rising insecurity threatened lives, properties, business activities, and discouraged investors, posing a threat to the country's corporate existence. They recommended proactive government handling of security issues through effective intelligence gathering.

### **Theoretical Framework**

This study is anchored in **Neoliberal Theory**, which emphasizes minimal state intervention, privatization, deregulation, and market-driven development. Under neoliberal frameworks, individuals are viewed as autonomous agents responsible for their own economic success, with government playing only a minimal facilitative role.

In theory, such models encourage entrepreneurship and innovation. However, in practice — especially in fragile or insecure states — neoliberalism often leads to limited governmental protections for vulnerable groups, such as women in the informal sector. The emphasis on self-reliance ignores the reality that marginalized populations may lack the resources, information, and safety to fully participate in the economy.

For women in Taraba State's informal sector, neoliberal policies manifest in the form of inadequate access to credit, absence of market protections, poor infrastructure, and ineffective law enforcement. Women are left to navigate a hostile economic terrain with little or no institutional support, especially in regions marred by insecurity.

Furthermore, the absence of a welfare system under this framework means that women bear the brunt of economic shocks caused by violence and conflict. Their coping strategies — such as forming cooperative groups or pooling resources — function more as survival tactics than as platforms for growth. The neoliberal framework thus helps explain the systemic neglect and

policy silence around the insecurity-informal economy nexus affecting women in regions like Taraba.

### **Methodology**

The study adopted a qualitative data approach to explore the lived experiences of women in the informal sector who are affected by insecurity in Taraba State. The aim was to understand not just the economic effects of insecurity, but how it shapes women's day-to-day survival strategies, emotional wellbeing, and capacity to contribute to development.

### **Sampling and Participants**

Participants were selected using purposive sampling, targeting women who are actively involved in informal economic activities such as petty trading, farming, tailoring, and food vending. A total of 36 women were engaged across six local government areas, representing the three senatorial districts in Taraba State: Jalingo, Wukari, Sardauna, Zing, Bali, and Donga.

### **Data Collection Techniques**

This study adopted two primary methods of data collection which include Semi-structured interviews which allowed women to share detailed individual experiences, challenges, and aspirations in a conversational manner. The second is Focus Group Discussions (FGDs) where the Data was collected at the Focus Group Discussions in Jalingo and Sardauna, and in-depth interviews with women engaged in trade, farming, and entrepreneurship in Bali, Wukari, Donga, and Zing, representing each senatorial district. These fostered group dynamics and revealed common patterns, community strategies, and shared concerns. Also, secondary data were sourced from NGO reports, academic journals, and government publications on women's informal sector participation and regional insecurity trends.

### **Presentation of Findings**

The study revealed five dominant findings from the data gathered in the six LGAs of Taraba State:

#### **1. Socio-economic activities of women and Development in the informal sector**

- i. Women engaged in farming, trading, and poultry businesses drive local economic growth. Their income supports education, healthcare, and household needs.
- ii. Women's entrepreneurship creates jobs and fosters community stability.

#### **2. Impact of insecurity on women in the informal sector**

- i. Women reported having to close their shops early or avoid markets altogether due to fear of attacks. In Jalingo and Wukari, frequent clashes and rumors of violence drastically reduced customer turnout and access to suppliers. Women involved in food vending and street trading expressed particular fear of evening operations due to increased reports of armed robbery and harassment.
- ii. Participants from Zing and Donga stated that insecurity has limited their mobility. Previously, they could travel to more profitable markets or urban centers, but due to fear, they now operate in smaller, less lucrative neighborhoods. This limits both sales volume and market expansion.

### **3. How insecurity exacerbated existing gender disparities in access to economic opportunities and resources for women in the informal sector.**

- i. Many women shared experiences of harassment by both armed groups and local authorities. There were reports of sexual violence in transit to rural markets and extortion by security personnel demanding bribes at checkpoints. Women felt they were “double victims” first of crime, and then of the systems meant to protect them.
- ii. Insecurity discouraged banks and microfinance institutions from operating fully in affected areas. Women in rural Bali and Sardauna complained about the closure of local branches or the refusal of loan officers to disburse loans without guarantees. Several women cited being turned down for credit due to “unstable security climate.”
- iii. Due to fear and economic stress, women reported strained family roles. Mothers who could not sell consistently could not pay school fees, while others said their husbands also affected by insecurity now depended more on them, increasing their burden.

#### **Discussion of Findings**

The findings underscore a consistent theme: insecurity in Taraba State undermines not just women’s businesses but also their agency, mobility, and resilience.

The evidence supports Nwagboso’s (2012) assertion that insecurity drives poverty and disempowerment by pushing people especially women out of productive spaces. Furthermore, the gender-specific nature of violence and harassment confirms Onyenechere’s (2011) and CARE (2022)’s view that informal-sector women face more than economic risks; they face personal and structural vulnerabilities.

The experiences of loan rejection and branch closures mirror IMF (2020) findings on how financial systems disengage from volatile regions. Without banking services, these women cannot save, borrow, or invest, limiting business growth and perpetuating poverty.

Lastly, the disruption of family responsibilities due to income loss reveals a hidden cost of insecurity emotional and relational breakdown. These findings stress the importance of holistic responses that account for women’s economic, psychological, and social realities.

#### **Conclusion and Recommendations**

While women in the informal sector are pivotal to local development, their potential is restricted by insecurity and gender inequities. The current environment creates a precarious situation where women face constant threats of violence and economic marginalization despite their vital contributions. To mitigate the adverse effects of insecurity and enhance the socioeconomic well-being of women in the informal sector, the study recommends:

- i. Enhancing women's access to financial support by involvement of all stakeholders from both public and private sectors to bring expertise and information that will enhance socio-economic development in Taraba State.
- ii. Addressing societal attitudes to facilitate equitable economic participation.
- iii. Proactive security management models. Improving security measures by creating a safe business environment will boost socioeconomic development through informal sector.

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