



Information communication technology (ICT) and womenpreneurship in Nigeria

¹ Dania Evelyn Ndidi, ² Muhereza Franklin, ³ Derrick Ssekajugo
& ⁴ Dayo Benedict Olanipekun

¹ College of Economics and Management, Kampala International University (Main Campus), Uganda,
Email: danial-ndidi@kiu.ac.ug

² Department of Economics, College of Economics and Management, Kampala International University (Main Campus), Uganda, Email: franklin.muhereza@kiu.ac.ug

³ Department of Economics, College of Economics and Management, Kampala International University (Main Campus), Uganda, Email: derrick.ssekajugo@kiu.ac.ug

⁴ Department of Economics, College of Economics and Management, Kampala International University (Main Campus), Uganda, Email: dayo.olanipekun@kiu.ac.ug

Abstract

Women are gaining information on economic activities in the world and acquiring ways to deal with them through modern and traditional ICT. One of the study objectives is to determine the impact of ICT on womenpreneurship in Edo State, Nigeria. The study was guided by four research objectives and hypotheses. This study adopted the survey design. The target population for the study consists of womenpreneurs beneficiaries of the 2023 Edo Cares in conjunction with NG Cares, Bank of Industry, and SMEDAN Entrepreneurship Empowerment Grant (EPG). The sample size is three hundred (300) beneficiaries in the scheme. The study used content validity and Cronbach alpha statistic which yielded a coefficient of 0.83(83%). Source of data was questionnaire. The hypotheses were tested at 5% significant level using one-sample T-statistic. The results revealed that the level of ICT integration by the womenpreneurs was significant. Also, the results revealed that ICT adoption has significantly increased productivity, and market access and reduced the cost of transactions of womenpreneurs in Edo State. The study recommended that the government in the state should improve the infrastructural base for easy access to ICT and womenpreneurs should embrace ICT and integrate it to grow and sustain their businesses.

Keywords: Entrepreneurship, Information, Communication, Technology, Womenpreneurship

Introduction

ICT is playing a vital role in transforming society's attitude and perception about women. It provides psychological comfort to women in both formal and informal settings by providing them with additional information and abilities. Psychological empowerment can take place at both the formal (organizational) and informal (personal/social) levels. Women are gaining information about all the real updates in the world and acquiring ways to deal with them through the Internet, television, radio, mobile phones, and other means, and it assists them to develop leadership skills for running their businesses (Sarita, 2015). Womenpreneurship refers to a woman's ability and willingness to create and run a business task. No community can grow unless women actively participate in all aspects of life. According to Nehru in Patill (2021), women must be awakened to awaken the people; once they are awakened, the families, communities, and nations move.

Womenpreneurship has acquired traction and importance in recent years as a strategy for creating jobs and increasing productivity at the subnational, national, Sub global, and global levels. Technology is transforming not only the way we work and communicate but also the way individuals think and solve problems. Womenpreneurs can also study a certain skill set and apply it to their company with the help of technology (Dialoke et al., 2017). It is common knowledge that human progress cannot occur without technical innovation and diffusion, but technology does not affect all groups and individuals equally. The twenty-first century has been designated as the women's century, as women are

increasingly taking on leadership roles in business and government. Regardless of the size of a business, technology provides both physical and intangible benefits that enable entrepreneurs to make money, produce results, and fulfill clients' demands. Entrepreneurs have become more efficient and effective in growing enterprises in recent times (Zayed et al. 2022; Edeh et al., 2020a).

The potential benefits of ICTs are numerous, including improved access to critical information in areas such as company development, market and pricing intelligence, manufacturing technologies, compliance, forecasting, and training. But how have women entrepreneurs tapped into these advantages to establish and extend their businesses in a country where white-collar employment is scarce, particularly in Edo State, which has embraced digitalization? This is the study's challenge.

Objectives of the Study

The broad objective of the study is to examine the impact of ICT on womenpreneurship. Specifically, the objectives are:

- 1) To examine the level of integration of ICT by womenpreneurs in Edo State, Nigeria
- 2) To determine if ICT adoption increased the productivity of womenpreneurs in Edo State, Nigeria
- 3) To investigate if ICT adoption increased access to the market of womenpreneurs in Edo State, Nigeria
- 4) To explore if ICT adoption reduced transaction cost (overhead cost) of womenpreneurs in Edo State, Nigeria

Hypotheses of the Study

The following hypotheses guided the study and were tested at 5% significant level.

H01: *Womenpreneurs in Edo State have not significantly integrated ICT into their businesses*

H02: *ICT adoption has not significantly increased the productivity of womenpreneurs in Edo State*

H03: *ICT adoption has not significantly increased access to the market of womenpreneurs in Edo State*

H04: *ICT adoption has not significantly reduced transaction cost (overhead cost) of womenpreneurs in Edo State*

Concept of Information and Communication Technology (ICT)

Information and Communication Technology, also referred to as ICT, is a broad range of technological resources and tools used to create, transfer, store, and manage information. It is now possible to connect to any location on Earth in real-time. Information and communication technology (ICT), a general-purpose technology, has a considerable impact on the economy. It introduces a new paradigm for organizing economic activity, profoundly altering how people think about technology for development. The ICT revolution has necessitated the development of entrepreneurial abilities and a wonderful tool for speeding the growth of entrepreneurship efforts in Nigeria and the world in general (Suleiman, 2018).

Concept of Womenpreneurship

Women-owned and operated enterprises, or womenpreneurship, comprise between 25% and 33% of formal economy businesses and over 50% of informal sector businesses (Edeh et al., 2020b; Abass, 2019). They engage in

full-fledged entrepreneurial endeavours, taking on the risks related to creatively combining resources to maximise the potential present in their local area through the profitable production of goods and services. A significant portion of them is employed by micro, small, and medium-sized firms (MSMEs), which comprise almost 97% of all businesses, 60% of the GDP, and 94% of all jobs. Women in entrepreneurship typically operate home-based businesses (HBBs) to micro, small, and medium-sized enterprises (MSEs) (Okafor & Mordi, 2010).

ICT and Womenpreneurship

ICTs, both new and old, give women entrepreneurs new opportunities to launch and grow businesses. Without the use of ICTs, female entrepreneurs would not be able to expand their consumer bases, increase their productivity, or grow their businesses. ICTs are transforming the global business landscape at a rapid pace by acting as potent instruments that shape and impact people's lives, careers, business dealings, and communication. ICTs are swiftly becoming a crucial tool for female company owners looking to launch and run a successful enterprise. ICTs have a wide range of potential advantages, including better access to vital information for corporate expansion, pricing and marketing research, manufacturing technologies, compliance, forecasting, and training. Affordable access to ICTs can improve the effectiveness of communication and business management for female entrepreneurs throughout the value chain (Edeh & Dan-Jumbo, 2019). Due to the growing digitalization of services and information in the public and commercial sectors, female entrepreneurs who do not

have access to digital skills could find themselves pushed out of business.

ICTs computers, the internet, and mobile phones in particular are essential for accelerating business expansion. ICTs are especially well-suited to help women entrepreneurs overcome obstacles that are specific to them or that impact them more than men, such as restricted access to skill development; time constraints (resulting from juggling work and family obligations); mobility limitations; restricted access to markets, finance, and information; and cultural and attitudinal barriers, such as preconceived notions about women's roles in entrepreneurship. ICT offers the instruments required for business operations and competitiveness. Some benefits of adopting ICTs for business include time savings, overcoming distance, providing access to new markets and information, enabling remote connections with people, and reducing transaction costs. ICT has the potential to help womenpreneurs overcome several obstacles, including time constraints brought on by their varied responsibilities, social stigma, limited mobility, and restricted access to information, education, funding, skill training, and current and future markets.

Adopting ICT as a platform or supporting tool for their businesses may be very beneficial for entrepreneurs in general, and women entrepreneurs in particular. This is especially true in the areas of communications, company development, access to financing, health, and education. Additionally, female entrepreneurs can expand their businesses overseas by leveraging online channels. ICTs have opened a world of opportunities for women's development. It is a powerful

catalyst for the growth of gender equality and the political and social empowerment of women (Women 2000 and Beyond, 2005). The increased use of technology has greatly helped women, and IT has changed the traditional roles that women play (Maier & Reichert, 2008). ICT is being used by women more and more for business-related tasks like drafting reports, budgeting, planning, evaluating issues and their solutions, storing and retrieving data, and composing letters and memos (Ndubisi & Kahraman, 2015). Since ICTs make it easier for people to communicate and share essential information for marketing, buying, and the creation and dissemination of knowledge, they have played a significant role in the advancement of women (Uluma, 2012). ICT has changed how female entrepreneurs engage, work, purchase, and consume (Goswani & Dutta, 2015). Women rely substantially on information and communication technology (ICT) to launch successful economic undertakings; women entrepreneurs in Southern Nigeria use ICT for their firms at a rate far higher than that of their counterparts in Northern Nigeria.

Theoretical Framework

The Entrepreneurial Cognition Theory (Baron, 2004) was applied to this study. This theory states that people are the driving force behind entrepreneurial endeavours and that people are the ones who would want to use technology tools to grow their businesses. This idea holds that entrepreneurs can connect and communicate with other important stakeholders in business improvement with ICT. Moreover, the application of ICT in business provides a

favourable environment for entrepreneurship (Amit & Zott, 2011). Consequently, the innovative use of ICT by entrepreneurs has led to e-commerce (Martinez & Williams, 2010). Given that the purpose of this article is to examine ICT use among female entrepreneurs in Nigeria, with a particular focus on Edo State, the Entrepreneurship Cognition Theory is considered pertinent to the adoption of ICT in business. According to Krueger (Krueger, 2005), the Entrepreneurship Cognition Theory imparts in a person the psychology of recognising opportunities to investigate. Entrepreneurs, for instance, seem to identify opportunities based on environmental cues or signals that they filter and analyse via many systems. Therefore, it is possible to view the ICT revolution in business development as the outcome of thought processes that occur from entrepreneurial acts.

However, empirical studies were also reviewed. The use of information and communication technology by women as social entrepreneurs was examined by Igbokwe and Adolalom (2023). The results of their investigation revealed that information and communication technology significantly predicted social entrepreneurship. Isa et al. (2021) examined how ICT affected Malaysian women company owners' ability to operate their companies. Their results show that ICT has a significant positive effect on women entrepreneurial business in Malaysia. Omiunu (2019) investigated the impact of ICT on the performance of women-owned SMEs in Southwest Nigeria and found that ICT positively enhanced their performance.

The role of information and communication technology in empowering women in small and medium-sized enterprises (SMEs) in emerging economies was examined by Crittenden et al. (2019). The study examined how empowerment, social capital, and self-efficacy are affected by information and communication technology (ICT) in the marginalised setting of female micro-entrepreneurs. Their results showed that women's decisions about ICT usage were influenced by their perceptions of the technology's usability and convenience of use. Moreover, ICT usage had a significant direct impact on social capital bonding and self-efficacy, whereas self-efficacy reduced the impact of ICT usage on social capital bridging. Self-efficacy and social capital bridging and bonding had distinct effects on women's empowerment as determined by goal internalisation, perceived control, competence, and impact. Etim et al. (2018) examined how Uyo women's entrepreneurship used information and communication technologies. In total, 50 female business owners in Uyo, Nigeria, were specifically chosen as study participants. Semi-structured questionnaires were used in a quantitative study design to determine how ICT affects the entrepreneurial endeavours of women. Both descriptive and inferential statistics were applied to interpret the original data. The p-value was 0.245, which is greater than 0.05. The Wald value was =1.353. The Wald chi-square test rejected the null hypothesis due to the p-value, indicating that the usage of ICT technology had no discernible impact on the entrepreneurial activities of women entrepreneurs in the educational ecosystem.

Methodology

This study adopted the survey design. The target population for the study consists of all the women entrepreneurs' beneficiaries in the 2023 Edo Cares in conjunction with NG Cares, Bank of Industry and SMEDAN Entrepreneurship Empowerment Grant (EPG). The stratified sampling technique was used to determine the sample size of three hundred (300) womenpreneurs. Edo state was stratified into three based on senatorial districts (Edo South, Edo North, and Edo Central). From each senatorial district, one hundred (100) womenpreneurs were selected purposively (based on willingness and readiness) making a total of three hundred (300) considered for the study. All the participants gave their consent to participate in the study without being coerced.

Validity and Reliability of the Instrument

The study used content validity in the determination of the validity of the instrument. For the reliability of the instrument, thirty (30) respondents were chosen outside the sample space and were determined using the cronbach alpha statistic which yielded a coefficient of 0.83(83%). this meant that the instrument was reliable.

Method of Data Collection and Analysis

The source of data was primary source through a questionnaire designed by the researchers. The instrument consisted of four (4) sections. Section A covers the bio-data of the respondents while sections B and D covered questions on the objectives of the study. Sections B to D were designed using four Likert formats (strongly agree, agree, disagree and strongly disagree). The

researcher employed descriptive statistics such as frequency distribution and percentage for the bio-data profile of the respondents while mean and standard deviation was used to analyse the objectives of the study. The hypotheses were tested at a 5% significant level using one-sample t-statistic. The benchmark for the mean is 2.5 $((4+3+2+1)/4)$. Three thousand (300) questionnaires were distributed and two hundred and eighty-five (285) were duly completed and retrieved back after careful monitoring and supervision. This represented 95% response rate.

Results

For age, the result revealed that 21-30 years had thirty-six (36) representing 12.6%, 31-40 years had forty-eight (48) representing 16.8%, 41-50 years had one hundred and seven (107) representing 37.5%, and above 50 years had ninety-four (94) representing 33.0%. This meant that there were more womenpreneurs within the age range of 41-50 years in the survey. For education, the result revealed that twenty-three (23) representing 8.1% were primary six leaving certificate (PSLC) education holders, one hundred and fourteen (114) representing 40% were secondary education holders, eighty-four (84) representing 29.5% were OND/NCE holders. Sixty-one (61) representing 21.4% were HND/First degree holders and three (3) representing 1.1% were masters and above holders. This revealed that most of the respondents were secondary education holders. For ICT usage or integration, the result revealed that eighty-five (85) representing 29.8% do not use or integrate ICT into their business, while two hundred

(200) representing 70.2% do use or integrate ICT into their business. This meant that of the womenpreneurs do make or integrate modern ICT (computer, mobile phones, internet) or traditional ICT (radio and television) into their businesses. This meant that womenpreneurs in Edo state do significantly make or integrate modern ICT (computer, mobile phones, internet) or traditional ICT (radio and television) into their businesses.

Table 1: Bio-Data result

No	Variable	Frequency	Percentage
1	Age:	36	12.6
	21-30	48	16.8
		107	37.5
	31-40	94	33.0
	41-50		
2	Above 50		
	Education:	23	8.1
	PSLC	114	40.0
		84	29.5
	SSCE	61	21.4
3	OND/NCE	3	1.1
	HND/First degree		
	Masters & above		
	ICT usage	200	70.2
	Yes	85	29.8
	No		

Source: *Researchers' Computation 2022*

ICT adoption and productivity of womenpreneurs in Edo State

The summary of Table 2 revealed that information communication technology (ICT) significantly increased the productivity of womenpreneurs in Edo state. A breakdown

of the results showed that the womenpreneurs agreed that the use of ICT has made it possible to do business anywhere; they are comfortable making use of ICT tools; the use of ICT has increased their productivity; the use of ICT has increased their business network; through ICT they have found new suppliers; they used ICT to search for innovative ideas about my business to expand it; Through ICT they accessed training in my kind of business in-order to increase productivity and they used ICT to look for new business models that are suitable for my business.

Table 2: ICT and productivity

No	Items	N	mean	p-value
1	ICT has made it possible for me to do my business anywhere and anytime	285	3.0772	.000
2	My business has grown ever since I began making use of ICT tools	284	2.3521	.000
3	The use of ICT has increased my productivity	285	2.9333	.000
4	The use of ICT has increased my business network	285	3.1333	.000
5	Through ICT I have found new suppliers	282	2.9716	.000
6	I used ICT to search for innovative ideas about my business in order to expand it	285	2.8772	.000

7	Through ICT I accessed training in my kind of business in-order to increase productivity	285	2.9228	.000
8	I used ICT to look for new business models that are suitable for my business	285	2.8070	.000
Average		285	2.88	.000

Benchmark is 2.5 for mean and significant at 5% significance level

ICT adoption and increased access to the market of womenpreneurs

The summary of Table 3 revealed that information communication technology (ICT) significantly increased access to the market in Edo state, Southern Nigeria. A breakdown of the results revealed that the womenpreneurs agreed that they reach their customers better and easier with ICT usage; the use of ICT tools has improved communication with customers; they use ICT to reach their prospective customers very fast; the use of ICT in business has made them contact more customers; the use of ICT has improved their marketing and business network; through ICT they have found new suppliers and customers; they used ICT to search for innovative ideas about my business to expand it and used ICT to look for new business opportunities that are suitable for my business.

Table 3: ICT and Access to the Market

No	Items	N	Mean	p-value
1	I reach my customers better and easier with ICT usage	285	2.5439	.000
2	ICT has enhanced my communication with customers	282	3.0993	.000
3	I use ICT tools to reach my current and potential customers easily	281	3.1352	.000
4	The use of ICT in business has made me to contact more customers	285	3.0737	.000
5	The use of ICT has improved my marketing	281	2.7936	.000
6	The use of ICT has increased my business network	281	2.8683	.000
7	Through ICT I have found new suppliers	285	2.9509	.000
8	Through ICT, I have found new customers	281	2.8577	.000
9	I used ICT to search for innovative ideas about my business in-order to expand it	285	2.9754	.000
10	I used ICT to look for new business opportunities that are suitable for my business	285	2.9053	.000
Average		283	2.920	.000

Benchmark is 2.5 for mean and significant at 5% significance level

ICT adoption and reduced transaction cost (overhead cost) of womenpreneurs

Results in Table 4 demonstrated that the use of ICT tools by women entrepreneurs in Edo State, Nigeria has drastically reduced expenditures especially as it concerns time saving, energy, comfortability, cost saving and efficiency.

Table 4: ICT and reduced transaction cost

S/N	Items	N	Mean	P-value
1	I reach my customers better and easier with ICT usage	285	2.7649	.000
2	I am more relaxed and comfortable because of ICT tools	285	3.2351	.000
3	Information dissemination is now easier and better with ICT	285	2.4491	.000
4	Use of ICT has saved me money in my business	285	2.2561	.000
5	The use of ICT has saved me time in my business	285	3.3684	.000
6	The used of ICT in my business saves me energy	285	3.1368	.000

Benchmark is 2.5 for mean and significant at 5% significance level

Discussion of Findings

By using the women entrepreneurs' beneficiaries of the 2023 Edo Cares in conjunction with NG Cares, the Bank of Industry, and SMEDAN Entrepreneurship Empowerment Grant (EPG), the study has been able to empirically investigate the impact of information communication technology (ICT) on womenpreneurship in Nigeria with a special reference to Edo State. The results showed that the women entrepreneurs had incorporated ICT to a considerable extent. The findings also showed that women entrepreneurs in Edo State have seen a considerable improvement in productivity, easier access to markets, and lower transaction costs because of ICT adoption.

This is at odds with a study by Etim et al. (2018) that investigated how ICT was incorporated into the entrepreneurship of Uyo women. They discovered that using ICT technologies had no appreciable impact on the entrepreneurial activity of Uyo womenpreneurs in the educational sector. This study, however, is consistent with the findings of Crittenden et al. (2019) which revealed that women's perceptions of the usefulness and ease of use of ICTs had a significant direct impact on social capital bonding and self-efficacy.

Additionally, this study supported the findings of Isa et al. (2021) who investigated the effect of ICT on the performance of Malaysian women entrepreneurs. Their results show that ICT has enhanced the profit and sustainability of businesses owned by women.

Conclusion and Recommendations

Womenpreneurship is the capacity and willingness of women to develop and manage business ventures. It is an age-old saying that no society can progress without the active participation of women in all spheres of life. In recent years the Edo state government has tried to digitalize the state which has directly or indirectly assisted most womenpreneurs to grow and sustain their businesses.

The study found that the womenpreneurs have significantly integrated ICT into their businesses and equally benefited from the usage of ICT in their businesses too. However, a reasonable amount of womenpreneurs in Edo state do not have access to ICTs due to a variety of barriers as such the infrastructural, and high cost of access to ICT, to mention but a few. The study recommends that womenpreneurs should embrace and integrate ICT into their businesses and the government should improve the infrastructural (power, connectivity) base of ICT in the state for ease of access to ICT and the benefits of ICT integration in businesses. These gestures will help reduce poverty, inequality, and unemployment in the state and beyond.

References

- Amit, R., & Zott, C. (2011). Value creation in e-business. *Strategic Management Journal*, 22(6), 493-520.
- Baron, R.A., (2004). The cognitive perspective: A valuable tool for answering entrepreneurship's basic 'why' questions. *Journal of Business Venturing*, 19(5),221-240.
- Crittendena, V.L., Crittenden, W.F., & Haya, A.H. (2019). Empowering women micro-entrepreneurs in emerging economies: The role of information communications technology. *Journal of Business Research* 98 (2019) 191–203.
- Dialoke, I., Onyi, A.J., & Edeh, F.O. (2017). Entrepreneurship and poverty reduction in Nigeria: Empirical Analysis of Industrial Layout Coal Camp, Enugu-State, Nigeria. *Journal of Educational Policy and Entrepreneurial Research*, 4(3), 115-130.
- Edeh, F.O., & Dan-Jumbo, C.T. (2019). Entrepreneurial intention and wealth creation in Nigeria: A study of selected lounges in Port Harcourt. *University of Port Harcourt Journal of Management Sciences*, 4(1), 159-169.
- Edeh, F.O., Onyi, A.J., Chukwu, A.U., Ule, P.A., Nelson, C.O., &Uchenna, O. (2020a). Entrepreneurial Innovation: A resilience strategy. *Sri Lanka Journal of Entrepreneurship*, 2(1), 161-179.
- Edeh, F.O., Edeoga, G., &Dialoke, I. (2020b). Creating new ventures through entrepreneurial orientation: Middle line managers' perspectives. *International Journal of Business Review and Entrepreneurship*, 1(1), 44-54.
- Etim, E.S., Tengeh, R.K., & Iwu, C.G. (2018). Integration of information and communication technology into women entrepreneurship in Uyo, Nigeria. *Journal of Economics and Behavioral Studies* 10(4), 118-134.
- Goswami, A., & Dutta, S. (2015). ICT in women entrepreneurial firms - A literature

review. *IOSR Journal of Business and Management* 17(2) 38-41.

Igbokwe, B., & Adolalom, J.I. (2023). Women as social entrepreneurs and the use of Information and Communication Technology (ICT). A Paper presented at the 2023 1st International Conference and Exhibition on Sustainable Entrepreneurship and Leadership Development. At Baze University, Abuja Nigeria between 13th - 16th June

Isa, F.M., Muhammad, N.M.N., Ahmad, A., & Noor, S. (2021). Effect of ICT on Women Entrepreneur Business Performance: Case of Malaysia. *Journal of Economics and Business*, 4(1) 137-146.

Krueger, N. (2005). A Cognitive Processing Model of Entrepreneurial Self-Efficacy and Intentionality. Simmons School of Management, USA.

Maier, S., & Reichert, U. N. (2008). Empowering women through ICT-based business initiatives: An overview of best practices in e-commerce/e-retailing projects. MIT Press, 4(2), 43-60.

Martinez, C.A., & Williams, C. (2010). National institutions. Entrepreneurship and global ICT adoption: A cross-country test of competing theories. *Journal of Electronic Commerce Research*, 11(1), 73-91.

Ndubisi, N.O., & Kahraman, C. (2015). Malaysian women entrepreneurs: understanding the ICT usage behaviors and drivers. *Journal of Enterprise Information Management*, 18(6), 721-739.

Okafor, C., & Mordi, C. (2010). Women entrepreneurship development in Nigeria: the

effect of environmental factors. *Petroleum-Gas University of Ploiesti Bulletin* . LXII (4) 43 – 52.

Omiunu, O.G. (2019). E-literacy-adoption model and performance of women-owned SMEs in Southwestern Nigeria. *Journal of Global Entrepreneurship Research* 9(26) 1-19.

Patil, A.P. (2021). Role of ICT in women empowerment. *Vivek Research Journal (Special Issue 8th)* 196-204.

Sarita, R. (2015). Role of ICT in women empowerment. *Advances in Economics and Business Management* 2(5), 519-521.

Suleiman, M. M. (2018). Applying ICT in an entrepreneurship: a motivating tool for poverty reduction in Nigeria social networks as integral of ICT: a predictor of academic procrastination . Online <https://www.researchgate.net/publication/325668290>

Uluma, N.B. (2012). Extent of ICT utilization among women in Mumias Division, Kenya, *International Journal of Social Science and Humanities*, 1(1), 22-25.

Women 2000 and beyond (2005) Gender equality and empowerment of women through ICT. UNITED NATIONS. Division for the Advancement of Women, Department of Economic and Social Affairs. September

Zayed, N.M., Edeh, F.O., Islam, K.M.A., Nitsenko, V., Polova, O., & Khaietska, O.

(2022). Utilization of knowledge management as business resilience strategy for microentrepreneurs in Post-COVID-19 Economy. *Sustainability*, 14, 15789