



ENTREPRENEURIAL EFFORTS TOWARD POVERTY REDUCTION IN DIGITAL AGE: IMPLICATIONS FOR THE ECONOMIC GROWTH OF UGBOR COMMUNITY, BENIN CITY

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Abstract

The main purpose of this study was to evaluate the progress of entrepreneurial efforts towards poverty reduction and economic growth, digital literacy and the extent of their relationship in Ugbor Community, Edo State, Nigeria. The specific objectives of the study were to find out the perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth, the perceived level of digital literacy among entrepreneurs and the extent of relationship between the two main variables. The study was guided by three research questions and three null hypotheses. The population of the study was 140 small scale business owners. The study used descriptive and correlation designs. The instrument was a structured questionnaire on 5-point scale of very high (VH), High (H), Moderate (M) Low (L) and Very Low (VL). The validity of the instrument was done by three experts in Business Education and Measurement and Evaluation. The Cronbach alpha statistical analysis was used to determine the Reliability of the instrument which yielded 0.71. The sample was 70 small scale business owners who were selected through simple random sampling techniques. The research questions were analysed using descriptive statistics and the Pearson Product Moment Correlation Statistic (PPMC). Hypotheses were tested with the one sample t-test statistic and the Pearson Product Moment Correlation Statistic (PPMC) under 0.05 level of significance. Findings showed that the perceived level of entrepreneurial efforts towards poverty reduction and economic growth was high, the perceived level of digital literacy among entrepreneurs was moderate and the extent of relationship between the two variables was low. The three hypotheses were significant at 0.05 alpha level. Based on the findings, the study recommended that government and regulatory bodies should create enabling policy and regulatory framework that support entrepreneurship skill development through digital technologies.

Keywords: Entrepreneurship, Digital Literacy, Poverty Reduction, Economic Growth.

Introduction

Poverty reduction has become a fundamental area for researchers across all disciplines in management sciences and entrepreneurship. The problem of poverty is now a significant preoccupation for many nations globally, particularly developing countries. Poverty is usually conceptualized as a condition in which individuals cannot sufficiently provide for their fundamental necessities, such as food, clothing, and shelter. It includes the incapacity of individuals to fulfil social and economic responsibilities, the absence of gainful employment, skills, assets, and self-esteem, with limited access to essential social and economic infrastructure (Obadire, 2022). The usual method of assessing poverty is based on income or consumption thresholds. Thus, an individual is said to be poor if his level of consumption falls below the \$1 per day benchmark, which is the minimum required for meeting



essential needs, such as clothing, food, water, shelter, and employment (Obadire, 2022).

Adzu and Babanyaya (2022) carried out a study on the National Poverty Eradication Programme (NAPEP) in Nigeria from 2001 to 2020, and found out that the NAPEP schemes have not reduced the rate of poverty in the country due to several identified factors. Notable among these factors were corruption and bad governance. However, current researches showed that while some countries and regions have witnessed significant improvement in poverty reduction, some other countries with large population are still under the poverty line. The countries still struggling for survival will benefit from poverty alleviation efforts. Management scholars and economists alike are now convinced that entrepreneurship may offer a significant breakthrough for poverty reduction around the world. So, the emerging focus is on how poverty can be reduced through entrepreneurship and new venture creation (Ratten 2023). Nevertheless, the knowledge of how to key into the emerging trends, through networking with global technologies to find new ways and new solutions to reduce poverty effectively in the current socio-economic environments needs better understanding. Hence it has become imperative to embark on research and extend the frontiers of knowledge on the related factors in business, entrepreneurship and innovation activities towards poverty reduction in both developed and developing economies.

Although the government has applied a number of policies to alleviate poverty, the problem still remain a serious threat to our socio-economic wellbeing. Thus, poverty continues to surge at an alarming rate. BPS data (2015) showed that the number of poor people in the past two years is likely to increase. And considering the fact that economic opportunities are still limited, poverty may still remain a problem in the country's economic development. The Nigerian government has recognized the importance of entrepreneurship and innovation in driving sustainable development and reducing poverty. In the 21st century, technology has emerged as a crucial tool for empowering individuals and entrepreneurs to break the cycle of poverty (Elia & Passiante 2020). This realization may have informed the Nigeria government relief packages to strengthen entrepreneurship through loan facilities to small and medium scale business owners. However, entrepreneurship requires more than capital. Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, in the midst of challenges, to make a profit towards the reduction of poverty and economic growth (Ratten2023).

In the current digital age, the young Entrepreneurs have very good social media platforms to grow rapidly taking advantage of the digital tools made available to reach out to their buyers and business partners. In the field of digital literacy Apata, (2024) affirms that Nigeria, like many other developing nations, is experiencing a digital revolution which holds enormous expectation for poverty reduction. Digital literacy is the ability to apply digital technologies to access, understand, and create



information (Charlotte 2024). Through the empowerment of people with the skills to employ digital technologies, they can access new opportunities for employment, and entrepreneurship. With digital skills, individuals can access information, make informed decisions, and advocate for their needs. This can lead to greater self-sufficiency, improved decision-making, and increased participation in community development initiatives. It facilitates access to financial services, contributes to financial inclusion, boosts entrepreneurial skills, and improves access to online marketplace. By acquiring digital skills, entrepreneurs' mindset will be expanded and equipped to access new markets, improve their productivity, and increase their income. The contemporary world operates within the framework of knowledge-centric society, where knowledge holds a very strong influence, empowers individuals, and enhances the mindset for economic advancement (Anekwe, 2022).

The idea of a mindset is seen as a way of "being in the world" or a meta motivational state (Stenros, 2015). In cognitive psychology, mindset symbolizes the cognitive processes activated in relation to a given task (French and Chang, 2016). Thus entrepreneurial mindset encompasses an individual's cognitive disposition and the entire approach to detecting opportunity, problem-solving, resource control, and the creation of a sustainable business. McGrath and MacMillan (2000) see the entrepreneurial mindset as the recognition of opportunities and pursuing the most feasible options with determination and strength and harnessing the available resources. The entrepreneurial mindset is the most important construct in entrepreneurship studies. Thus, the mindset can empower the individual to navigate the entrepreneurial process to create a new venture outfit. The entrepreneur exploits decisions from which he or she learns and adapt so that what is ultimately successful will normally differ a great deal from the initial intentions or plans (Morris, 2015).

Conceptual Framework

Concept of Entrepreneurship

There is no generally accepted definition of entrepreneurship in the world today. Ahlin (2019) argue that entrepreneurship is the process of creating something new that is worthwhile, and an entrepreneur who spends valuable time and effort on it, assumes all financial, psychological, and social risks, and thus receives money and satisfaction as a reward. In his article, Ahlin, (2019) attempted to analyze entrepreneur and entrepreneurship from economic, psychological, managerial, and other perspectives.

Renko, (2018) consider that an individual entrepreneur ~~who~~ is an independent decision-maker who runs the business at his own expense manages it and takes personal responsibility for providing it with the necessary funds. The success of this activity is the financial benefit received as a result of entrepreneurial activity and the feeling of satisfaction from doing business. Renkoet (2020) also argues that an entrepreneur has to bear all the risk of loss in the event of bankruptcy. Coulter (2016)



described entrepreneurship as an activity of identifying opportunities, creating resources, creating innovations, and meeting the needs of those opportunities.

Focusing on the relationship between entrepreneurship and poverty reduction, Minniti (2017) in a study typically, low-income or poor people in developing countries are turning to small-scale businesses for self-employment that can improve their standard of living. In the same vein, Cristi and Amoros (2019), identified that entrepreneurship in developing countries has a positive impact on economic development and poverty reduction because when people cannot find a decent job, it encourages them to engage in entrepreneurial activity.

Theoretical Framework

Social Entrepreneurship Theory (SET) - Bill Drayton 1980

The theoretical framework this study is hinged on the Social Entrepreneurship Theory (SET). This theory propounded by Bill Dryaton in 1980 promotes the application of entrepreneurial principles and practices to resolve social problems and enhance the standard of life, to reduce poverty and promote economic sustainability and social wellbeing of individuals. Social entrepreneurship involves creation of innovations to resolve social, environmental, and economic challenges, through market-based approaches. Thus, the major principle of SET is to prioritize social impact over profit maximization and also to develop innovative solution to eradicate social problems and poverty. This theory is relevant to this study as it identify entrepreneurial principles for poverty reduction and economic sustainability.

Statement of the Problem

Despite the growing recognition of entrepreneurship and innovation as key drivers of economic growth and poverty reduction, many individuals and communities in developing countries continue to face significant barriers to accessing the benefits of the digital age. Nigeria, like many other developing countries, faces significant challenges in reducing poverty and promoting sustainable development. Despite the large and growing youth population, Nigeria's poverty rate remains a general concern in academic discourse. The digital age has its influence and opportunities for entrepreneurship and poverty reduction in Nigeria.

Purpose of Study

The study examined entrepreneurial efforts toward poverty reduction in the digital age, implications for economic growth, particularly Ugbor Community, Benin City. However, the specific objectives of the study are as follows:

1. To assess the perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth.
2. To evaluate the perceived level of digital literacy among entrepreneurs.
3. To determine the extent of relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth.



Research Questions

Three research questions were raised to guide the study

1. What is the perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth among entrepreneurs?
2. What is the perceived level of digital literacy among entrepreneurs?
3. What is the extent of relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth?

Hypotheses

Three null hypotheses were formulated to guide the study.

1. The perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth is not significant.
2. The perceived level of digital literacy among entrepreneurs is not significant.
3. The extent of relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth is not significant.

Methodology

The study examined entrepreneurial progress and poverty reduction in the digital age as a path to sustainable development. The population was 140 mall scale business owners in Ugbor community, of Oredo Local Government Area of Edo State. The study was guided by three research questions and three hypotheses tested at 0.05 level of significance. The study used descriptive and correlation design. The samples were 70 small scale business owners in Ugbor Community, selected using split-half method of simple random sampling techniques. This was done through a Yes or No balloting system, only those that picked Yes were part of the sample.

The instrument was a self-structured questionnaire on 5-point scale of Very High (VH), High (H), Moderate (M) Low (L) and Very Low (VL). The validity of the instrument was done by two experts in Business Education and one in Measurement and Evaluation, this was to ensure that the structure and content of the instrument can measure the variables under study. Reliability was established using Cronbach alpha. 30 copies of the instrument were administered once on 30 small scale business owners who are in the population but not part of the sample and the reliability of the instrument yields 0.71 which indicate that the instrument was reliable. The research questions 1 and 2 were analysed using descriptive statistics of mean and standard deviation while research question 3 was analysed using the Pearson Product Moment Correlation Statistic (PPMC). Hypothesis 1 and 2 were tested with the one sample t-test while hypothesis 3 was tested under the Pearson Product Moment Correlation Statistic (PPMC) at 0.05 level of significant. The decisions on the research questions were based on their mean values and the 5-point scale namely 5 = very high, 4 = high, 3 = moderate, 2 = low, and 1 = very low. The Null hypothesis was rejected where the p – value was less than or equal to 0.05.



Results

Research Question 1

What is the perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor Community?

The summary of the perceived levels of the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor, Community is presented in table 1.

Table 1: Mean Responses on the Perceived Levels of the Progress of Entrepreneurial Efforts towards Poverty Reduction and Economic Growth in Ugbor, Community.

SN	Description of items	N	Mean	SD	Remarks
1	Efforts to try new lines of business	70	2.96	.600	Moderate
2	Quality of goods and services	70	3.99	.577	High
3	Time or resources spent in researching for ways to expand the	70	3.70	.574	High
4	level of business	70	3.97	.636	High
5	Level of reception to new ideas and perspectives from others	70	3.27	.815	Moderate
6	Numbers of employment created	70	4.31	.468	High
7	Good customer relation	70	3.87	.563	High
8	Expansion in business capital	70	4.24	.624	High
9	Business records keeping	70	4.21	.447	High
	Financial Management	70	3.84	0.589	High
	Aggregate				

Table 1 showed that the mean values of the responses ranged from 2.96 to 4.31. It also showed that the corresponding standard deviation of the mean values ranged from .447 to .815. The table showed the aggregate mean response is 3.84 with standard deviation of .59. On the 5-point scale, items 2, 3, 4, 6, 7, 8 and 9, are high, while the mean responses for items 1 and 5 are moderate. The aggregate mean response is high. This showed that the perceived level of progress of the entrepreneurs' efforts towards poverty reduction and economic growth in Ugbor Community is high.

**Research Question 2****What is the perceived level of digital literacy among entrepreneurs in Ugbor Community?**

The summary of the perceived level of digital literacy among entrepreneurs in Ugbor Community is presented in table 2.

Table 2. Mean Responses on the Perceived Levels of Digital Literacy among Entrepreneurs in Ugbor, Community.

SN	Description of items	N	Mean	SD	Remark
10	Use of digital financial services	70	3.67	.557	High
11	Ability to use phone for online	70	3.67	.564	High
12	marketing	70	2.84	.879	Moderate
13	Access to online education training resources that meet business needs	70	3.10	.965	Moderate
14	Ability to source data to make informed decisions	70	2.99	.825	Moderate
15	Ability to analyze or interpret data to make informed business decisions	70	3.30	.857	High
16	Confidence in using digital devices	70	3.61	.822	High
17	Digital skills needed to achieve business goals	70	2.83	1.035	Moderate
18	Ability to investigate basic digital problems	70	2.67	.717	Moderate
	Up-to-date information on the latest digital trends in technologies	70	3.13	0.689	Moderate
	Aggregate				

Table 2 showed that the mean values of the responses ranged from 2.67 to 3.67. It also revealed that the corresponding standard deviations of the mean values ranged from .554 to 1.035. Thus, the mean responses on the 5-point scale for items 10, 11, 15 and 16, are high, while the mean responses for 12, 13, 14, 17 and 18 are moderate. The aggregate mean response (3.31) with a standard deviation of 0.69 is moderate. This showed that the perceived level of digital Literacy among entrepreneurs in Ugbor Community is moderate.



Research Question 3

What is the extent of relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor Community.

The summary of the extent of the relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor, Community is presented in table 3.

Table 3: Relationship between Perceived Levels of Digital Literacy and Progress of Entrepreneurial Efforts (PEE) towards Poverty Reduction and Economic Growth in Ugbor, Community.

Variable	N	COV	Sum of Squares of the Gross Products	R	Coefficient of Determination	Remark
DGL	70	.063	4.372	.437	19 %	Low
PEE						

Key: DGL= Digital Literacy

Table 3 showed that the correlation between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor, has a covariance of .063, with the sum of square of the cross products of 4.372. The coefficient of relationship is .437 and a coefficient of determination of 19percent. This shows that digital literacy explained 19 percent of the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor community in Benin City. Thus, the extent of the relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor Community is low.

Data Collection and Analysis

Hypothesis 1

The perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth is not significant in Ugbor, Community.

The summary of the test of the significance of the perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor, Community, is presented in table 4.

**Table 4:** One Sample t - test of Significance of the Perceived Level of Progress of Entrepreneurial Efforts towards Poverty Reduction and Economic Growth in Ugbor Community.

Variable	Mean difference	95 percent confidence interval		T	Df	P- value (2 tailed)	Decision
		Lower	Upper				
PR	2.84	2.77	2.90	87.68	69	.000	Reject Ho

Test value = 1

Table 4 showed that the perceived level of progress of entrepreneurial efforts towards poverty reduction and economic growth has a mean difference of 2.84 with a t-value of 87.68 and is significant at .00. Since the p-value is lower than 0.05 alpha level, the null hypothesis is therefore rejected .it is right to conclude that the perceived level of the progress of entrepreneurial efforts towards poverty reduction and economic growth is significant in Ugbor Community.

Hypothesis 2

The perceived level of digital literacy among entrepreneurs is not significant in Ugbor, Community.

The summary of one sample t - test of significance of the perceived level of digital literacy among entrepreneurs' in Ugbor Community is presented in table 5.

Table 5: One Sample t - test of Significance of the Perceived Level of Digital Literacy (DGL) among Entrepreneurs in Ugbor Community.

Variable	Mean difference	95 percent confidence interval		T	Df	P- value (2 tailed)	Decision
		Lower	Upper				
DGL	2.132	2.00	2.26	33.33	69	.000	Reject Ho

Test value = 1

Table 5 showed that the perceived level of digital literacy among entrepreneurs in Ugbor Community with a mean difference of 2.13 and a t-value of 33.33 is significant at .00. Since the p-value is lower than 0.05 alpha level the null hypothesis is therefore rejected. Thus, is right to conclude that the perceived level of the digital literacy is significant among entrepreneurs in Ugbor Community



Hypothesis

The extent of relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth is not significant in Ugbor Community.

The summary of one sample t- test for the significance of the relationship between the perceived levels of digital literacy and the progress of entrepreneurial efforts towards poverty reduction and economic growth in Ugbor Community is presented in table 6.

Table 6: Summary of Correlation between the Perceived Levels of Digital Literacy (DGL) and the Progress of Entrepreneurial Efforts (PEE) towards Poverty Reduction and Economic Growth.

Variable	N	R	P- value (2 tailed)	Decision
DGL	70	.437	.000	Reject Ho
PEE	70			

Table 6 showed that the coefficient of correlation between the perceived levels of digital literacy and entrepreneurial efforts towards poverty reduction and economic growth in Ugbor Community is .437 and is significant at .00. Since the p-value is lower than 0.05 alpha level the null hypothesis is therefore rejected. Thus, it is right to conclude that there is a significant relationship between the perceived levels of digital literacy and entrepreneurial efforts towards poverty reduction and economic growth in Ugbor Community

Summary of Findings

1. The perceived level of entrepreneurial efforts towards poverty reduction and economic growth is high and significant in Ugbor Community.
2. The perceived level of digital literacy among entrepreneurs is moderate and significant in Ugbor Community
3. The relationship between the perceived levels of entrepreneurial efforts towards poverty reduction and economic growth and digital literacy is low but significant in Ugbor Community.

Discussion of Findings

The first finding showed that the perceived level of entrepreneurs' efforts towards poverty reduction and economic growth is high and significant in Ugbor Community. This finding actually corresponds with the present atmosphere or outlook of the numerous business setups in the community. Starting with the attractive billboards, magnificent office space to the alluring approach to customer relations, it is clear that the community is moving with the train of current globalization across the country.



Compared with the past ten years, the present economic outlook of Ugbor community actually confirm that a lot of rebranding has been done and are still ongoing in the community. The entrepreneurs are all trying to keep up with the pace of the new world. This development corroborates the position of Anekwe (2022) that the contemporary world operates within the framework of knowledge-centric society, which holds a very strong influence and empowers individuals, for economic advancement through the acquisition of knowledge and expansion of the individual mindset. This equally aligns with McGrath and MacMillan's (2000) views in the literature. This current restructuring in Nigeria might completely cripple businesses and economic activities across the country.

The second finding showed that the perceived level of digital literacy among entrepreneurs is moderate and significant in Ugbor Community. The ongoing technological advancement is contagious, even the rural dwellers are gradually being affected (Nnanna, Mohammed, Abubakar, Yunus, Eleke & Sennuga, 2025). Ugbor community is not an exception. The study correctly confirmed that the light of digitalization has been received in the community and is steadily glowing. The average trader in the community is not a novice anymore to the 'traffic' in the internet super highway. Thus, as Apata (2024) pointed out that Nigeria, like many other developing nations, is experiencing a digital revolution that holds enormous expectation for poverty reduction. This development underscores the truth in the saying that knowledge is power.

The third finding showed that the extent of relationship between the perceived levels of digital literacy and entrepreneurial efforts towards poverty reduction and economic growth is low but significant in Ugbor Community. The study showed that digital literacy explained nineteen percent of the changes in the perceived level of entrepreneurial efforts towards poverty reduction and economic growth. This relationship is low perhaps because the level of digital literacy is moderate. Nevertheless, this coefficient of determination implies that there are other significant factors related to entrepreneurial efforts in the community. Factors such as foreign capital inflow inform of materials and financial resources from relatives abroad appear common in the community. Furthermore, the increasing cost of living in the country seems to have impacted some of the entrepreneurs to push for more efforts for economic security. These are perhaps some of the factors which aside digital literacy is related to entrepreneurial efforts towards poverty reduction and economic growth in the community.

Conclusion

The research explores the intersection of entrepreneurship, innovation and poverty reduction in a digital age. The study's finding provides valuable insight into the potentials of digital technologies innovative business model. Social entrepreneurship theory was reviewed it prioritize the social impact over profit maximization. The study was guided by three research questions and hypotheses were tested at 0.05



level of significance. However, the study showed that digital literacy explained nineteen percent of the changes in the perceived level of entrepreneurial efforts towards poverty reduction and economic growth. This revealed that there is more expectation with respect to digital literacy in Ugbor Community, as an increase in digital literacy will further impact on the entrepreneurial efforts in the Community.

Recommendations:

Based on the findings the study recommends that:

1. Government and regulatory bodies should create enabling policy and regulatory framework that support entrepreneurship skill development through digital technologies.
2. Organizations should invest in capacity building and skill development programme that promote digital technologies literacy awareness. This will create inclusive and equitable society where everyone has access to opportunities and resources needed to strive.

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