# EMPOWERING WOMEN'S ECONOMIC SUSTAINABILITY THROUGH INFORMATION AND MEDIA LITERACIES IN ILE-IFE, NIGERIA

## ADEJOKE CLARA BABALOLA (PhD) AND OUSMAN BADJIE

Department of Adult Education and Lifelong Learning

Faculty of Education

Obafemi Awolowo University, Ile-Ife, Osun State

E-Mails: acbablo@oauife.edu.ng / jokebablo@gmail.com;

E-Mail: badjieelectronics19@gmail.com

## Abstract

This study investigated the influence of media and information literacy on women's economic sustainability in Ile-Ife, Nigeria. Using a descriptive survey design, data were collected from 250 women in informal economic activities, such as artisans and traders, across five major marketplaces. A structured questionnaire, with a high reliability score (Cronbach's alpha = 0.82), measured literacy levels and their economic impact. Analysis using frequencies and percentages revealed high levels of both literacies, with 84-88% of respondents demonstrating strong skills in critical evaluation, digital communication, and information sourcing. The findings show that media literacy significantly boosts economic empowerment by improving informed decision-making, marketing effectiveness, online content creation, and fraud prevention. Similarly, information literacy enhances the ability to identify market trends, increases financial confidence, improves access to training resources, and supports informed financial decisions. The study concludes that integrating these literacies into women's empowerment initiatives is crucial for enhancing economic sustainability, household welfare, and community development in informal economies, emphasizing the need for targeted interventions like digital marketing and financial information management programs to address existing gaps.

Keywords: Information literacy, Media literacy, Women's empowerment,

Economic sustainability

DOI: https://doie.org/10.10318/SER.2025831529

## Introduction

The rise of digital technologies and knowledge-driven systems has made information literacy a crucial skill in today's world. The Association of College and Research Libraries (ACRL, 2000) defines information literacy as the ability to recognize when information is needed and to effectively locate, evaluate, and use it. It's more than just a technical skill; it's a cornerstone of critical thinking, problem-solving, and lifelong learning (Filiztekin, 2025). In economic, social, and political spheres, individuals interact with information that's heavily influenced by their social contexts, networks, and lived experiences.

For women in developing regions, especially those in the informal economy, information literacy is often acquired through practical engagement rather than formal education. Studies show that women with higher levels of information literacy are more likely to embrace innovation and diversify their income-generating activities (Yang et al., 2023). In Nigeria, for example, many women participate in informal trade, artisanal work, and small-scale entrepreneurship. Improving their access to information and digital tools enhances their ability to engage in entrepreneurial ventures, access new markets, and participate in financial systems (UNESCO, 2015). However, a significant digital divide remains a critical barrier, requiring targeted interventions to address both technological and informational aspects of empowerment (Uzun, 2023).

Media literacy is the critical assessment, analysis, evaluation, and production of media in various forms (Potter, 2023). According to scholars like Renee Hobbs and David Buckingham (Ma & Angkustsiri, 2023), it involves understanding that all media messages are constructed, often with specific economic, political, or ideological interests. It is essential for informed participation in society, enabling individuals to interpret content, identify bias, detect misinformation, and understand the motives of media producers (Thevenin, 2022). It also helps consumers critically evaluate advertising and marketing strategies, leading to more informed purchasing decisions (Singh & Saluja, 2022). In the digital economy, where businesses increasingly rely on social media, media literacy enhances employability in media-related sectors and fosters public scrutiny of corporate and government economic activities (Buckingham & Sefton-Green, 2018).

This study is grounded in the Human Capital Theory, which posits that individuals and societies benefit economically from investments in education, skills development, and training (Becker, 1964). In this context, human capital encompasses the knowledge, competencies, and attributes that make individuals productive and contribute to economic growth. In informal economies like that of Ile-Ife, media and information literacies can be viewed as forms of human capital that improve women's ability to make informed decisions, engage with digital markets, and adapt to socio-economic changes. Therefore, equipping women with these literacies enhances not only their individual economic agency but also community-level development outcomes.

Economic sustainability is a crucial aspect of women's empowerment, particularly in informal economies where structural constraints limit access to stable income and resources (Rachmadini & Damayanti, 2023). Elouaourti and Ibourk (2024) define it as the ability to maintain steady income, make informed financial decisions, and ensure long-term financial security. Women in developing countries like Nigeria face systemic barriers such as a lack of access to credit, limited financial education, and restricted information flow (Dewar & Watson, 2018). These constraints reduce their earning potential and ability to make strategic long-term decisions.

Improved information access and literacy can help women manage risks, explore new opportunities, and allocate resources effectively (Aguboshim, Obiokafor & Nwokedi, 2022). Case studies from Nigeria show that women with access to community-based financial education and mobile phones report improved earnings and greater control over their finances (Okunlola et al. 2020). However, many women in Nigeria's informal sector remain excluded from systems that could support their financial independence (Ajongolo, 2024). Integrated strategies that combine financial access with capacity-building and localized education programs are needed to address the financial and informational gaps women face (Ayuba & Samaila, 2022).

Information literacy is vital for sustainable livelihoods, enabling individuals to gather and apply information to improve their financial strategies (Murugappan & Jeyshankar, 2023). In Nigeria, training in basic information search and evaluation skills has been shown to improve decision-making, customer engagement, and business performance (Omobola and Olomukoro, 2015; Obisesan & Olayide, 2020). In places like Ile-Ife, women often rely on informal networks, which have limited reach and accuracy (Olaposi, 2021). The digital divide is not just technological but informational, leading

ISSN: 079436653 & E-ISSN: 2636-5367

to the underutilization of tools like mobile banking and online marketplaces among informal women entrepreneurs (Muryani & Hatiku, 2017).

Beyond its educational and social value, media literacy has significant implications for economic sustainability (Taibi et al., 2023). It promotes informed economic participation, prevents wasteful consumption, and supports businesses that adopt sustainable practices. It also protects consumers from manipulative marketing and "greenwashing," strengthening the circular economy (Pham & Barretta, 2024). Media literacy supports sustainable participation in the digital economy by enabling individuals to leverage digital platforms for entrepreneurship, remote work, and innovation (Blomkwist, 2024).

While existing studies (Nyando & Nkanda, 2023) have linked literacy to empowerment, few have empirically explored the combined effect of information and media literacies on women's economic sustainability in Nigerian informal economies (Sahu & Behera, 2025). This study aims to fill that gap.

# **Study Objectives and Research Questions**

The specific objectives of this study are to:

- i. Determine the level of media literacy among women in Ile-Ife.
- ii. Determine the level of information literacy among women in Ile-Ife.
- iii. Investigate how media literacy influences women's economic sustainability.
- iv. Investigate how information literacy influences women's economic sustainability.

Based on these objectives, the study addresses the following research questions:

- i. What is the level of media literacy among women in Ile-Ife?
- ii. What is the level of information literacy among women in Ile-Ife?
- iii. How does media literacy influence women's economic sustainability?
- iv. How does information literacy influence women's economic sustainability?

# Methodology

This study employed a descriptive survey design to investigate the relationship between information and media literacy and economic sustainability among women in Ile-Ife. Data were collected from 250 adult women (18 years and above) who were artisans and traders in the Ife Central Local Government Area, Ile-Ife, Osun State, Nigeria. Using a convenience sampling technique, participants were selected from five major marketplaces: Mayfair, Oke-Ola, Modomo, Lagere, and New Market. This approach was chosen to ensure a wide range of relevant perspectives. A questionnaire was used to gather numerical data on literacy levels and economic sustainability indicators. The research instrument, titled the Media and Information Literacy Questionnaire (MILQ), was divided into four sections to comprehensively measure the effects of the two literacies on economic sustainability. It used a four-point Likert scale ranging from 1 (Strongly Disagree) to 4 (Strongly Agree) to measure participants' perceptions. The MILQ was validated by experts in adult education and demonstrated high reliability, with a Cronbach's alpha coefficient of 0.82. All participants provided informed consent

and were assured that their participation was voluntary and confidential. The quantitative data were then analyzed using descriptive statistics, specifically frequencies and percentage distributions.

## **Results**

Regarding employment as shown in Table 1, 120 respondents (48%) are self-employed, 70 respondents (28%) are formally employed, 30 respondents (12%) are unemployed, and 20 respondents (8%) are students. The high percentage of self-employed women reflects the dominance of informal economic activities such as fashion designing, hairdressing, make-up artistry, P.O.S. services, and market trading. This underscores the importance of media and information literacy in improving their business practices and economic outcomes.

Table 1: Distribution according to their employment status

<b>Employment Status</b>	Frequency	Percentage
Self employed	120	48
Employed	70	28
Unemployed	30	12
Students	20	8
Total	250	100

# **Levels of Media Literacy**

**Table 2:** Response to Media Literacy Level

S/N	ITEMS	SA	A	D	SD
1.	I can identify whether news might be	130	85	20	15
	biased or misleading.	(52%)	(34%)	(8%)	(6%)
2.	I can compare information from different	135	80	20	15
	sources (e.g., radio, television, social media) to check if it's accurate.	(54%)	(32%)	(8%)	(6%)
3.	I feel confident using my mobile phone to	140	75	25	10
	find information and share it with others.	(56%)	(30%)	(10%)	(4%)
4.	I can recognize when advertisements or	135	80	20	15
	social media posts are trying to influence	(54%)	(32%	(8%)	(6%)
	my opinions or buying decisions.				
5.	I can create and share content (e.g., posts,	150	70	20	10
	photos, videos) on social media platforms.	(60%)	(28%)	(8%)	(4%)
6.	I understand how media representation can	140	75	20	15
	affect perceptions of gender roles in society.	(56%)	(30%)	(8%	(6%)
7.	I can identify the target audience for	130	85	25	10
	different media messages or advertisements.	(52%)	(34%)	(10%)	(4%)
8.	I am aware of how my personal data might	145	70	20	15
	be used when I engage with media platforms.	(58%)	(28%)	(8%)	(6%)

The analysis in Table 2 revealed that 86% of the respondents indicated a high level of media literacy across various indicators, including identifying biased news, comparing information from multiple sources, being confident in digital communication, manipulative advertisements or social media posts, understanding gender portrayals, analysing marketing content, and being aware of online data privacy. However, 14% consistently lack these skills, indicating a vulnerable minority in need of targeted support or education. Active media engagement is high, with 88% creating and sharing social media content for online business promotion.

# **Levels of Information Literacy**

**Table 3:** Response to Information Literacy Level

S/N	ITEMS	SA	A	D	SD
1.		135	75	25	15
1.	I know how to use search engines or ask the				
	right people to find information about local	(54%)	(30%)	(10%)	(6%)
	business opportunities.				
2.	I can tell the difference between reliable and	140	80	20	10
	unreliable sources of information about	(56%)	(32%)	(8%)	(4%)
	health or financial matters.				
3.	I understand the importance of protecting my	150	70	20	10
	personal information when using the internet	(60%	(28%)	(8%)	(4%)
	or mobile banking.	`	` '	. ,	, ,
4.	I can find and use information to solve	130	85	25	10
	problems related to my job or business.	(52%)	(34%)	(10%)	(4%)
5.	I know how to access government resources	145	70	20	15
	or services online or through community	(58%)	(28%)	(8%)	(6%)
	centers.	,	,	,	,
6.	I can evaluate the credibility of health	135	75	25	15
	information found online or shared through	(54%)	(30%)	(10%)	(6%)
	WhatsApp.	(- )	( )	( - )	(- )
7.	I understand how to use keywords to	140	80	20	10
, ,	improve my search results when looking for		(32%)	(8%)	(4%)
	information.	(30/0)	(32/0)	(0/0)	(1/0)
8.	I can identify and avoid common internet	130	85	25	10
0.	•			_	
	scams or fraudulent information.	(52%)	(34%)	(10%)	(4%)

The respondents showed high levels of information literacy as indicated in Table 3, with 84% knowing how to source business information, 80% evaluating information credibility, and 88% understanding digital security. They also have strong problemsolving skills, but face challenges in practical application. Access to public resources is also high, but 14% is excluded. Health information assessment skills are moderately high; however, 16% risk of misinformation. Search optimisation skills are evident, and cybersecurity awareness is high, but 14% remain vulnerable.

# Contributions of Media Literacy to Women's Economic Empowerment

Table 4: Response to media literacy contributes to women's economic empowerment

S/N	ITEMS	SA	A	D	SD
1.	My ability to critically analyze media	130	85	25	10
	messages has helped me make more	(52%)	(34%)	(10%)	(4%)
	informed decisions about investments or				
	purchases for my business.				
2.	Understanding how to use social media	145	70	20	15
	platforms has allowed me to market my	(58%)	(28%)	(8%)	(6%)
	products or services more effectively.				
3.	My ability to create and share content	135	75	25	15
	online has opened up new economic	(54%)	(30%)	(10%)	(6%)
	opportunities for me.		,		
4.	Recognizing bias in media has helped me	140	80	20	10
	avoid fraudulent schemes or bad business	(56%)	(32%)	(8%)	(4%)
	opportunities.		. ,		. ,

The findings in Table 4 shows that media literacy significantly impacts women's economic empowerment. 86% of women believe critically analysing media messages helps them make better investment decisions, while 86% understand social media marketing effectively. Online content creation has opened new income streams, but 16% are not actively engaging. Fraud prevention skills are strong, with 88% recognising media bias to avoid scams and bad business deals.

## Contributions of Information Literacy to Women's Economic Empowerment

Table 5: Response to information literacy contributes to women's economic empowerment

	empowerment				
S/N	ITEMS	SA	A	D	SD
1.	My ability to find and evaluate information	150	70	20	10
	from various sources has helped me identify	(60%)	(28%	(8%)	(4%)
	new market trends or business opportunities.				
2.	Understanding how to protect my personal	130	85	25	10
	and financial information online has made	(52%)	(34%)	(10%)	(4%)
	me more confident in using digital financial				
	services.				
3.	My skills in finding and using information	145	70	20	15
	have allowed me to access training or	(58%)	(28%)	(8%)	(6%)
	educational resources that have improved				
	my economic situation.				
4.	Being able to critically evaluate online	135	75	25	15
	information has helped me make better	(54%	(30%)	(10%)	(6%)
	decisions about loans, investments, or				
-	financial management.				

The findings in Table 5 shows that information literacy significantly improves women's economic empowerment in Ile-Ife. 88% of women identify market trends and business opportunities through evaluating information, while 12% lack such skills. Financial

ISSN: 079436653 & E-ISSN: 2636-5367

security and confidence are boosted by understanding how to protect personal and financial information online. Access to training and resources is improved by 86%, but 14% lack this capacity. Critically evaluating online information improves financial management decisions, while 16% still face poor decisions.

# **Discussion of Findings**

This study reveals a high level of media and information literacy (MIL) among women in Ile-Ife, which significantly contributes to their economic empowerment. A strong majority of respondents, with SA + A scores consistently ranging from 84% to 88% across all sections, demonstrate strong competencies in critical evaluation, digital communication, financial decision-making, and adaptability to economic changes. However, a minority (12–16%) showed lower competence, highlighting specific areas for targeted intervention.

The high levels of media literacy, particularly the ability to critically evaluate biased or misleading news (86%) and recognize manipulative advertisements (86%), indicate that most women possess strong consumer awareness. This finding aligns with Obisesan and Olayide (2020), who reported that Nigerian women entrepreneurs effectively use media platforms to make informed business decisions and avoid fraudulent schemes. Furthermore, the ability to create and share social media content (88%) mirrors findings by Al Matroushi et al. (2021), who argued that media engagement fosters entrepreneurship and expands market access among women in developing economies. However, the 12% with limited content creation skills echoes Balogun (2024), who noted that digital marketing remains underutilized by women traders due to technical barriers and a lack of training. The study found that media literacy significantly enhanced informed decision-making (86%), marketing effectiveness (86%), and fraud prevention (88%). This supports Olayinka, Sharma, and Taneja (2025), who asserted that social media marketing increases women's income and widens customer reach. The ability to detect fraudulent schemes also resonates with Hope Culver (2023), which stressed the role of media literacy in protecting vulnerable groups from online scams. The 14% of women who underutilize social media platforms indicate a need for structured digital marketing training, as recommended by Tsokota et al. (2025).

Respondents demonstrated strong information literacy, particularly in evaluating reliable sources (88%) and protecting personal data (88%). This corroborates Olomukoro and Adelore (2015), who found that information literacy improves business-related decision-making among market women. The ability to identify market trends and use search optimization techniques (88%) aligns with UNESCO (2015), which emphasized that information literacy directly correlates with women's access to entrepreneurial opportunities. However, the 12–16% who lack effective search optimization and health information evaluation skills echo Oseji (2025), who identified gaps in critical thinking and digital literacy among rural Nigerian women.

Information literacy improved women's ability to identify new market trends (88%), access training resources (86%), and make better financial decisions (84%). This is consistent with Olomukoro and Adelore (2015), who reported that information literacy skills enhance women's capacity to diversify income sources. The confidence in using digital financial services also supports Jose and Ghosh (2024), who noted that financial literacy, underpinned by information literacy, increases trust in mobile banking and

digital transactions. However, the 14–16% who remain hesitant to use financial services due to privacy concerns highlight a need for more focused financial information literacy training.

These findings reinforce Becker's (1964) Human Capital Theory, which asserts that investment in individuals' knowledge and skills leads to improved productivity and economic returns. The high levels of MIL demonstrated by respondents translate into economic behaviors such as effective marketing, fraud detection, and digital content creation that improve personal income and long-term financial stability. These literacies thus serve as strategic assets that enhance women's value within the informal economy. Moreover, the ability to evaluate information critically and use digital tools effectively positions these women to adapt to a changing economic environment, which is a central tenet of human capital development.

## Conclusion

The study concludes that media and information literacy play a significant role in economically empowering women in Ile-Ife. Enhanced literacy skills contribute to better financial management, improved decision-making, and the ability to identify and leverage business opportunities. These skills also increase women's confidence in participating in local economic activities and safeguard personal and financial information, thereby encouraging safe engagement with digital financial services. Overall, fostering these literacy skills can notably improve the economic prospects and empowerment of women in Ile-Ife, contributing to broader social and economic development.

The study's limitations include its limited generalizability to other regions, potential response bias due to self-reported questionnaires, and its focus on women in informal economic activities, excluding other occupational categories. Future research should; Broaden its geographic scope, use mixed methods for deeper insights, examine the long-term impacts of MIL on women's economic sustainability and include diverse occupational groups to capture varied socioeconomic experiences.

### Recommendations

To enhance women's economic empowerment through media and information literacy, this study recommends:

- 1. Community-based training programs.
- 2. Integration of MIL into adult education.
- 3. Practical digital marketing workshops.
- 4. Peer-to-peer learning networks.
- 5. Improved access to digital tools and the internet.
- 6. Partnerships with financial institutions for digital finance and security training.
- 7. Longitudinal research to track long-term impacts on income and business sustainability.

### References

- Ajongolo, O. (2024). Incorporating the informal sector as a means to boosting Nigeria's tax revenue for development. Elsevier BV. https://doi.org/10.2139/ssrn.4997419
- Al Matroushi, H., Jabeen, F., Farouk, S., & Al Nahyan, M. T. (2021). Entrepreneurship and innovation emancipation among women entrepreneurs in developing countries. In *The Emerald Handbook of Women and Entrepreneurship in Developing Economies* (pp. 13–34). Emerald Publishing Limited. <a href="https://doi.org/10.1108/978-1-80071-326-020211002">https://doi.org/10.1108/978-1-80071-326-020211002</a>
- Association of College and Research Libraries (ACRL). (2000). *Information literacy competency standards for higher education*. The American Library Association Institutional Repository (ALAIR). <a href="https://alair.ala.org/handle/11213/7668">https://alair.ala.org/handle/11213/7668</a>
- Ayuba, A., & Samaila, B. (2022). Institutional governance and financial performance in Nigeria's national microfinance banks. *Journal of Governance and Development (JGD)*, **18** (1): 45–73. <a href="https://doi.org/10.32890/jgd2022.18.1.4">https://doi.org/10.32890/jgd2022.18.1.4</a>
- Bakopoulos, V., Baronello, J., & Briggs, R. (2017). How brands can make smarter decisions in mobile marketing. *Journal of Advertising Research*, **57** (4): 447–461. https://doi.org/10.2501/jar-2017-052
- Balogun, M. (2022). Informal economy sector as a catalyst for Nigerian economy development and sustainability: a review. *International Journal of Economic Policy*, **2** (1): 44–53. https://doi.org/10.47941/ijecop.921
- Balogun, M. A. (2022). Informal economy sector as a catalyst for Nigerian economy development and sustainability: A review. *Mediterranean Journal of Social Sciences*, **13** (4): 42. https://doi.org/10.36941/mjss-2022-0030
- Balogun, T. B. (2024). Built environment professionals' perspective on digital technology skills. *Education* + *Training*, **66** (2/3): 181–194. https://doi.org/10.1108/et-08-2023-0309
- Becker, G. S. (1964). Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education. *Social Science Research Network*. https://papers.ssrn.com/sol3/papers.cfm?abstract\_id=1496221
- Blomkwist, C. (2024). Serendipity and digital media entrepreneurship teams in remote work ecosystems. Ryerson University Library and Archives. https://doi.org/10.32920/25164653.v1
- Buckingham, D., & Sefton-Green, J. (2018). Multimedia education: Media literacy in the age of digital culture. In *MEDIA LITERACY in the INFORMATION AGE* (pp. 285–305). Routledge. https://doi.org/10.4324/9781351292924-14
- Dewar, D., & Watson, V. (2018). Introduction: Urban markets and informal-sector stimulation. In *Urban Markets* (pp. 1–14). Routledge. <a href="https://doi.org/10.4324/9781351049870-1">https://doi.org/10.4324/9781351049870-1</a>
- Elouaourti, Z., & Ibourk, A. (2024). Empowering African entrepreneurs: The crucial role of financial inclusion in mediating the relationship between contextual factors and entrepreneurial willingness. *Emerging Markets Review*, **59**: 101118. https://doi.org/10.1016/j.ememar.2024.101118
- Aguboshim, F. C., Obiokafor, I. N., & Nwokedi, C. C. (2022). Closing ICT usability gaps for Nigerian women and girls: Strategies for reducing gender inequality. *World Journal of Advanced Research and Reviews*, **15** (1): 56-63. https://doi.org/10.30574/wjarr.2022.15.1.0665

- Filiztekin, A. (2025). Unification of education, ethnic diversity, and literacy in the early Turkish Republic. *Economic History of Developing Regions*, 1–18. https://doi.org/10.1080/20780389.2025.2450331
- Hope Culver, S. (2023). Exploring children's ability to employ media and information literacy assessments: Insights from the podcast kids talk media. In *Media and information literacy for the public good: UNESCO MILID Yearbook 2023* (pp. 317–329). Corporación Universitaria Minuto de Dios UNIMINUTO. https://doi.org/10.26620/uniminuto/978-958-763-705-2.cap.13
- Jose, J., & Ghosh, N. (2024). Effect of digital financial literacy on digital consumer protection. In *Advances in Marketing, Customer Relationship Management, and E-Services* (pp. 157–172). IGI Global. <a href="https://doi.org/10.4018/979-8-3693-4453-8.ch009">https://doi.org/10.4018/979-8-3693-4453-8.ch009</a>
- Ma, V. K., & Angkustsiri, K. (2023). Mind Over Media: Propaganda Education for a Digital Age Renee Hobbs, W.W. Norton & Company, Inc., New York, NY, 2020, 368 pp, \$32.95, paperback. *Journal of Developmental & amp; Behavioral Pediatrics*. <a href="https://doi.org/10.1097/dbp.000000000001186">https://doi.org/10.1097/dbp.00000000000001186</a>
- Muryani, M., & Hatiku, G. P. (2017). Women's labor force participation analysis on formal and informal business sectors. *1st International Conference on Islamic Economics*, *Business*, *and Philanthropy*, 814–817. https://doi.org/10.5220/0007090408140817
- Nyando, V., & Nkanda, N. (2023). Fostering connections between formal and informal economies for women's empowerment: A case study of Nkiluthu Women's Group, Meru County, Kenya. Wageningen Centre for Development Innovation. https://doi.org/10.18174/679530
- Murugappan, S., & Jeyshankar, R. (2023). Social networking skills in information literacy towards disseminating scholarly communication among research scholars at Alagappa University. In *Advances in Information Quality and Management* (pp. 184–196). IGI Global. <a href="https://doi.org/10.4018/978-1-6684-8805-8.ch016">https://doi.org/10.4018/978-1-6684-8805-8.ch016</a>
- Obisesan, O. O., & Olayide, O. E. (2020). Asymmetric information, business environment, and transactions costs among business owners in Nigeria: Implications for female entrepreneurial sustainability transitions. *Business Strategy & Development*, 4 (1): 34–40. <a href="https://doi.org/10.1002/bsd2.154">https://doi.org/10.1002/bsd2.154</a>
- Ogunwale, O. G., Ojo-Fakuade, F. F., Oyewole, O. O., Olayemi, O. O., & Babatunde, R. O. (2020). Utilization of entrepreneurial information among rural women farmers in Akinyele Local Government Area Oyo State. *International Journal of Environment, Agriculture and Biotechnology*, **5** (2): 347–355. <a href="https://doi.org/10.22161/ijeab.52.9">https://doi.org/10.22161/ijeab.52.9</a>
- Ojo, T. A. (2022). Impact of institutional quality and governance on financial inclusion for women in South Africa: A case of Gauteng women entrepreneurs. *Strategic Review for Southern Africa*. https://doi.org/10.35293/srsa.v43i2.3619
- Okunlola, F. A., Babajide, A., & Isibor, A. (2020). Empowering women through micro finance: empirical evidence from ibadan, oyo state, NIGERIA. *Academy of Entrepreneurship Journal*, **6** (1): https://doi.org/https://dlwqtxts1xzle7.cloudfront.net/100918214
- Olomukoro, C. O., & Adelore, O. O. (2015). Political empowerment of women through literacy education programmes in EDO and Delta States, Nigeria. *Journal of Adult and Continuing Education*, **21** (2): 3–23. <a href="https://doi.org/10.7227/jace.21.2.2">https://doi.org/10.7227/jace.21.2.2</a>

- Olubunmi Olaposi, T. (2021). Towards the development of the informal economy: The case of street trading in ile-ife, nigeria. In *A Closer Look at Organizational Culture in Action*. IntechOpen. https://doi.org/10.5772/intechopen.93871
- Omobola O. Adelore, & Caroline O. Olomukoro. (2015). Influence of literacy education programmes on socio-economic empowerment of women in Edo and Delta States, nigeria. *US-China Education Review B*, **5** (5). https://doi.org/10.17265/2161-6248/2015.05b.004
- Omoegon, A. (2018). Street trade and the attainment of urban resilience and adaptation in lagos, nigeria. *Journal of Research in Architecture and Planning*, **24** (1): 1–9. <a href="https://doi.org/10.53700/jrap2412018">https://doi.org/10.53700/jrap2412018</a> 1
- Oseji, O. (2025). Influence of information literacy skills on effective research productivity among entry level academics in federal universities in North Central, nigeria. *Nigerian Libraries*. https://doi.org/10.61955/mmdvhd
- Pham, N. T., & Barretta, P. G. (2024). Green marketing or greenwashing: How consumers evaluate environmental ads. *Journal of Applied Business and Economics*, 26(1). https://doi.org/10.33423/jabe.v26i1.6808
- Potter, W. J. (2023). Critically analyzing the meanings of "critical" media literacy. *Journal of Media Literacy Education*, **15** (3): 110–127. https://doi.org/10.23860/jmle-2023-15-3-9
- Rachmadini, F., & Damayanti, S. M. (2023). Empowering women through financial literacy and financial inclusion: Lesson learned from pandemic impact. *International Journal of Current Science Research and Review*, **06** (07). https://doi.org/10.47191/ijcsrr/v6-i7-119
- Roberts, K. (2014). *Convenience sampling through facebook*. SAGE Publications, Ltd. https://doi.org/10.4135/978144627305014526836
- Sahu, P. R., & Behera, D. K. (2025). Barriers to women's empowerment in India's informal sector: Structural and socio-economic constraints. *Discover Sustainability*, 6 (1). https://doi.org/10.1007/s43621-025-01398-0
- Sharma, B., & Taneja, N. (2025). Influencer marketing and customer engagement through social media. In *Contemporary Issues in Social Media Marketing* (pp. 308–325). Routledge. https://doi.org/10.4324/9781003412656-18
- Singh, S., & Saluja, D. (2022). Effects of social media marketing strategies on consumers behavior. In *Research Anthology on Social Media Advertising and Building Consumer Relationships* (pp. 195–216). IGI Global. https://doi.org/10.4018/978-1-6684-6287-4.ch013
- Sohail, M., Khan, Zafar Imam, & Hanafy, A. (2024). Navigating the Scholarly Landscape: An Analysis of Information Literacy Skills among students at American University in the Emirates, Dubai. *International Journal of Media and Information Literacy*, **9** (2). <a href="https://doi.org/10.13187/ijmil.2024.2.479">https://doi.org/10.13187/ijmil.2024.2.479</a>
- Steenis, N. D., van Herpen, E., van der Lans, I. A., & van Trijp, H. C. M. (2022). Partially green, wholly deceptive? How consumers respond to (in)consistently sustainable packaged products in the presence of sustainability claims. *Journal of Advertising*, **52** (2): 159–178. https://doi.org/10.1080/00913367.2022.2047841
- Swart, J. (2021). Tactics of news literacy: How young people access, evaluate, and engage with news on social media. *New Media & Context*, **25** (3): 505–521. https://doi.org/10.1177/14614448211011447
- Taibi, D., Scifo, L., Bruno, N., & Fulantelli, G. (2023). Social media literacy to support a conscious use of social media in adolescents and improve their psychological

- well-being: A pilot study. *Sustainability*, **15** (17): 12726. https://doi.org/10.3390/su151712726
- Thevenin, B. (2022). Integrating media studies, media arts, and media literacy education. In *Making Media Matter* (pp. 11–30). Routledge. <a href="https://doi.org/10.4324/9781003057925-2">https://doi.org/10.4324/9781003057925-2</a>
- Tsokota, T., Nkala, D., & Mutongi, C. (2025). Customers' incivility in digital and social media marketing platforms: Implications for agritourism business growth in Zimbabwe. In *Agritourism Marketing in Africa* (pp. 235–259). Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-78682-2
- UNESCO. (2015). *A lifelong learning perspective on literacy and numeracy*. UNESCO. https://unesdoc.unesco.org/ark:/48223/pf0000246493
- Uzun, K. (2023). Internet access and educational achievement: The digital divide among OECD countries. In *SpringerBriefs in Education* (pp. 1–10). Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-25006-4 1
- Yang, H., Hosseini, S., Ismail Lawal, A., & Armaghani, D. J. (2023). *Artisanal and small-scale mining: Ff-Waspas technique to present a sustainable solution to solve problems of employing women in Nigeria*. Elsevier BV. https://doi.org/10.2139/ssrn.4675716
- Zakariya, Y. F. (2022). Cronbach's alpha in mathematics education research: Its appropriateness, overuse, and alternatives in estimating scale reliability. *Frontiers in Psychology*, **13**. <a href="https://doi.org/10.3389/fpsyg.2022.1074430">https://doi.org/10.3389/fpsyg.2022.1074430</a>