

AFRICAN JOURNAL OF ACCOUNTING, FINANCE & MARKETING

ASSESSMENT OF FACTORS AFFECTING PERFORMANCE OF WOMEN ENTREPRENEURS IN NIGERIA

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Article history:

Received: March 2022;
Received in revised form:
30 March 2022;
Accepted: 30 March 2022;

Keywords:

Ownership, performance, entrepreneur, and entrepreneurship

Abstract

For a country to achieve its development goals, women must be incorporated in the entrepreneurship activities. A lot of literature supports the role of women in economy building. This study sought to determine factors influencing the performance of women entrepreneurs in Lagos state. The study was guided by the following objectives: To investigate the influence of levels of education on performance of women entrepreneurs; to determine the influence of property ownership on performance of women entrepreneurs; to investigate the influence of competition from well-established enterprises on performance of women entrepreneurs and to assess the influence of domestic commitments on the performance of women entrepreneurs. A conceptual framework to show the relationship between the dependent variables and independent variables including all indicators was used in the study. The target population for this research included all the 12300 women entrepreneurs in Surulere, Ikorodu, Agege and Eti-Osa, with a sample size of 370 determined from Krejcie and Morgan table and randomly selected. A descriptive Research design was used to allow researcher to gather information, summarize, present and interpret data for the purpose of clarification. Stratified random sampling was used where each location formed strata. Proportional allocation was used to compute the exact number of subjects in each location which was a correct representation from the strata. The received data was classified, summarized, coded, sorted and SPSS and excel softwares used in analysis. From this study, it was observed that although there is the possibility of women entrepreneurs operating business enterprises in the same capacity and magnitude as men, traditional roles and practices such as domestic commitments, low levels of education, lack of property ownership and lack of opportunity driven motive to start enterprises continues to influence the performance of women entrepreneurs negatively in terms of monthly income sales, profit margin and types of business enterprise.

Introduction

Transforming enormous ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks. The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, the significant numbers of enterprises were owned by men. In other words, it was not common to see women owned businesses worldwide especially in developing countries like India. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. Scientific discourse about women's entrepreneurship and women owned and run organizations is just the development of 1980s. Even though we observe a number of women entrepreneurs in the business, recent studies show that most of them are found in Micro and Small Enterprises (MSEs).

Nigerian Women have been engaged in entrepreneurial activities for many centuries (Abiona; 2011), however their contributions have consistently gone unacknowledged. They have produced and bartered goods and exchanged services both in their local communities and surrounding markets (Abiona; 2011). And more often than not, family survival has often depended on women's enterprising spirit. Women entrepreneurs have an important and increasing contribution to make to their immediate family budget and to the

prosperity of the community. This study identifies a number of serious issues and implications for women entrepreneurs' in both the rural and urban regions of Nigeria. This definition will hence be utilized in relation to the role played by Nigerian women as entrepreneurs' and how these entrepreneurial skills have played out towards the move from oil dependency in the Nigerian region.

Also, women have been found to generate less sales turnover relative to men, even in same industry comparisons (Loscocco and Robinson 1991). For example in Nigeria in spite of the support and incentive programs to micro business, Akabueze, (2002) briefly stated that it would seem reasonable to suppose that small businesses would grow and boom, but the speed of business breakdown continues to raise because of the shortcomings influencing business performance which are: inadequate financial resources, poor location, insufficient management experience, poor laws and regulations, general economic situation, together with critical factors such as poor infrastructure, little demand for products and services, corruption, and poverty.² Others include: shortage of raw materials, handicap in obtaining finance, inadequate competent and motivated personnel, lack of ability to control costs and cheap foreign products dumped in the market Notwithstanding the intrinsic problems related to the growth of micro - scale businesses, women entrepreneurs are increasingly venturing into ownership of small-scale enterprises either on their own or in partnership with male entrepreneurs (ILO 2005). This has been made possible primarily because of ease of entry, limited access to other enterprises and lack of employment opportunities in formal sector of the

economy. In addition, given the expansion of entrepreneurship amongst women, understanding the social, cultural and economic factors influencing their success is of vital importance.

Literature Review

This chapter contained discussions from related literature on how levels of education, property/land ownership, competition from well-established enterprises and domestic commitments affected the performance of women entrepreneurs. Also, a theory that explains women and entrepreneurship was also discussed. The theory explained importance of women in entrepreneurship, why some women choose to be entrepreneurs while others do not and the consequence of dual role of production and reproduction by women entrepreneurs. This chapter also had a conceptual framework that showed all variables and their indicators in the study objectives. Finally, the chapter also contained summary of literature and a knowledge gap.

Levels of Education and Performance of Women Entrepreneurs

One challenge often mentioned in research on women entrepreneurs in developing countries is that they enjoy a relatively low level of education and skill training. This, combined with a lack of career guidance, generally seems to limit their access to various publically and privately offered support services including business development services and information on business growth Kitching and Woldie, (2004); Davis, (2010). Others found that a lack of experience and skills also accounted for the fact that women entrepreneurs had a preference in industry orientation and thus were less well represented in industrial activities. For instance, Drine and Grach

(2010) found that Tunisian women entrepreneurs experience challenges as they do not as yet benefit from existing entrepreneurship support. In particular, the authors claim that their results confirm that professional agencies have not been efficient in disseminating information to entrepreneurs, and that the training and assistance provided by support services do not meet the specific needs of women entrepreneurs. Similar challenges identified in developing countries are a lack of access to ICTs, insufficient entrepreneurial and management skills, together with problems in finding the market and distribution networks. For instance, in their study of women's SMEs in Ethiopia, Gurmeet and Belwal (2008) mention that the absence of technological know-how and access to technology and ICTs poses a challenge for women entrepreneurs. Other studies Gurmeet and Belwal (2008) reveal that African women do not (yet) possess the necessary skills to adapt to the impact of globalization, evolving technologies and changing patterns of trade. However, to what extent this is the case compared to men in order to establish the gender gap more country and region specific research is needed.

Education in Nigeria has four basic levels: preschool (ages 4-6), primary (ages 7-14), secondary (ages 15-18), and tertiary. Since attaining political independence from Great Britain in 1963, the Nigerian government has emphasized education's importance to economic development. It has also increased the number of schools at all levels, from about six thousand primary and 150 secondary schools in 1963 to almost twenty thousand primary and four thousand secondary schools in 2004. As a result, the student population has increased substantially, with over 700 percent growth

at the primary level and almost 3,000 percent growth at the secondary level Ministry of Education (2007). But this total expansion in education hides disparities by gender and region. In early childhood education, despite rapid growth, enrollment in arid and semiarid areas and slums has remained low. About 2.8 million children (68 percent) are not accessing early childhood education, and many of these children are girls (Ministry of Education 2007).

In January 2003, the government introduced free primary education, and participation in primary education has since achieved near gender parity. But in certain regions, gender disparities that favor boys still exist. In 2006, only 20.8 percent of children in the Northeastern province (24.3 percent of boys and 16.5 percent of girls) were enrolled in school, compared with a national average of 86.5 percent for both boys and girls Ministry of Education (2007). The rate of transition from primary to secondary education increased to about 60 percent in 2007 (from 46 percent in 2003). But as at the primary level, regional disparities in overall enrollment rates exist in secondary schools. In 2006, the secondary gross enrollment rate (number of enrolled children as a percent of the number of children in the official school-age group) was 6.3 percent in the Northeastern province (8.6 percent of boys and 3.6 percent of girls), compared with a national average of 32.2 percent (34.6 percent of boys and 29.9 percent of girls). Moreover, girls' gross enrollment rates are lower than boys' across regions, and the relatively high gender ratios achieved at the primary level in certain regions are not maintained as many girls drop out of school (Republic of Nigeria 2008). At the university level, women remain underrepresented, forming about 40 percent of the total student population in 2007

Republic of Nigeria (2008). Women's low rates of attendance at the university level reflect the cumulative effect of factors hindering their progression in education from the time they enter school at the preprimary level. Women's representation remains low despite the fact that the government has lowered girls' required university entry points (calculated based on grades and difficulty of courses taken at the secondary level) by one point to improve women's access to university education Committee on the Elimination of Discrimination against Women (2006). The effects of this low representation in education are reflected in the labor market, where women represent only 30 percent of all wage employees in the modern sector also, the rate of women transition from primary to secondary education is much lower many parts of Nigeria, (Republic of Nigeria 2008). According to Floro & Wolf, 1990 majority of girls in sub-Saharan Africa are out of school and get less education compared to male counterpart, greatest disparity being at the secondary and tertiary levels.

MSEs are now generally recognized as a viable strategy to even out socio-economic disparities between men and women, socio-cultural factors continue to discriminate against women, and according to Namusonge (2006) educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business development services. In Lagos, for example, many of them come from disadvantaged social backgrounds and are not well informed about business processes and operations and, therefore, fail to take full advantage of opportunities. As noted by Namusonge (2006), entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment. Educational training

leading to successful running of business enterprises is agreed to by many scholars, Okpara and Wynn (2007) agree that small scale and medium enterprises to be successful, owner manager must possess appropriate skills and abilities to run the business. Accordingly, it is very important for entrepreneurs develop all necessary skills required for setting and effective running of the enterprises. Terry (2005) further indicates that business owners need to possess basic skills necessary to start, develop, finance and market own business. Therefore, as with the finding of the study, educational training leads to successful running of business enterprises. According to Lazear et al., (2005), entrepreneurship requires general knowledge and the formal education system normally increase this, particularly at the lower levels that are most common in developing countries. Education is one of the characteristics of women entrepreneurs that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business growth and certainly has positive impact on entrepreneurial performance Gatewood, Brush, Carter, Greene & Hart, (2004). They also stated that human capital is not only the result of formal education and training but also include experience and practical learning derived from previous paid employment or managerial position, and it is a vital condition for technological innovation Gatewood et al., (2004). According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. On the other hand, it may be expected that

people with a low level of education have more difficulties finding a paid job, and therefore see no other possibility than to engage in entrepreneurship. Hence, high educated people are more likely to pursue opportunity-based ventures, while less educated entrepreneurs are more involved in necessity entrepreneurship (Bhola et al., 2006).

Studies provide a clear picture of the types of difficulties women entrepreneurs face at the conception, inception and operation stages of enterprise building. These difficulties could be solved if a package of need-based training covering product selection, market and investment information, training in management and behavioral skills and competencies could be developed and offered. Women intending to start business should be encouraged to participate in business training courses. The professional education and training should start from school level.

Women must be educated and trained to acquire the skills and knowledge in all the functional areas of business management. Vocational training should be provided by Government and private institutions, specifically for women, as an option to college education, especially in nontraditional areas. which could further stimulate women's interests in creating enterprises. An awareness programme should be conducted on a mass scale among women about the various areas to conduct business. Skill development should be done in women's polytechnics and industrial training institutes. Skills can be put to work in training-cum-production workshops. Women entrepreneurship should be promoted through education by introducing entrepreneurship as a subject after in early learning level

Property Ownership and Performance of Women Entrepreneurs

Customary land tenure systems in Nigeria fall into three main categories: community, clan- and family-based, and individual. Land rights are most often acquired by individuals and households through intergenerational succession, even where the individual or household has only a use right to the land. In family or clan-based systems, there is a central household head or family elder who holds the land on behalf of other family members, who have individual use rights which grant them a significant amount of freedom to use and, in some instances, transfer the land on a seasonal basis, but cannot permanently alienate the land. Approximately 65-70% of land in Nigeria is estimated to fall under the category of “community land”, defined broadly by the National Land Policy to include a variety of customary tenure rights. This includes clan land, group ranches, communal grazing lands, and community forests. Each of Nigeria’s 42 tribes has its own governance structure and customary rules which govern access to and use of these lands. These customary rules and structures often exclude women from rights to land that are available to men and from community-level decision making on land and property rights.

Women are frequently disadvantaged even where customary land is held by individual households. The man is traditionally considered the head of household and “owner” of the family’s land and women are often excluded from decision-making around the household’s allocation, management, and use of land the proceeds from it. Given that women’s rights tend to be relationship-based, a woman’s autonomy with regard to land rights improves with the strength of her

relationship with her husband, father, or other male relative. The Nigerian Constitution and laws do not place limits on the categories of land women can own, although customary rules in the vast majority of communities do. Women and men have equal rights in marriage; the recently enacted Matrimonial Property Act, 2013, explicitly states that married women have the same property rights as married men. This echoes the Constitution, which states that parties to a marriage are entitled to equal rights at the point of marriage, during the marriage and at dissolution of marriage. Nigeria’s inheritance laws do not distinguish between the rights of female and male heirs. Customary tenure and community rights to land are legally recognized in Nigeria, including in the 2010 Constitution, but the nature and scope of these rights has not yet been defined in formal law.

The forthcoming community land legislation is expected to establish the legal framework governing communal land rights. There are also efforts on the part of the Judiciary to document customary laws and rules for individual communities, although these efforts are still in early stages. Customary rules and laws are recognized in Nigerian legislation, but the Constitution invalidates them to the extent that they are inconsistent with its provisions. This provision is critical given a history in which Nigerian courts often ruled on matters involving customary law without regard to the principle of gender equality, to the disadvantage of women living under customary law. The Constitution also explicitly states that the elimination of gender discrimination in laws, customs and practices related to land and property in land is a guiding principle of land management. However, according to some estimates only

5% of land in Nigeria is registered jointly in the names of women and men and just 1% is registered solely in the names of women. Ongoing reforms, including the implementation and enforcement of the Constitution's gender equity provisions and the development of progressive property, marriage, and succession legislation, have the potential to affect change long-term, but at present women's customary rights to property in Nigeria remain severely limited. There is significant interaction between the formal and customary systems in Nigeria, although the relationship remains only vaguely defined in law, including in the recently enacted land legislation. The gaps between formal and customary law are often where women's rights are undermined.

Formal courts have had, and continue to have, jurisdiction over customary marriages, divorces and succession. In practice though, few Nigerian women take disputes over their land rights to formal courts. This may be due to the costly, lengthy and time-consuming legal process involved. Widows' land rights are dependent on a variety of factors, including age, number of children, and the widow's relationship with the deceased's family, and are often insecure under customary law due to her status as outsider to the family lineage. The formal courts have jurisdiction to hear divorce cases, as well as property and land rights cases, but the Constitution encourages the settlement of land disputes at the local level to the extent possible. Specialized divisions have been established within the High Court, including a family division, which may be a positive development in the promotion of gender-based considerations in family law cases. However, a critical issue is the representation of women on the bench and

within other land institutions. The National Land Policy notes that women are insufficiently represented in institutions dealing with land and directs the Nigerian government to ensure the proportionate representation of women in land institutions at all levels. This issue is also recognized in the 2010 Constitution, which confirms the principle of the elimination of gender discrimination in law, customs and practices related to land and requires implementation of the principle that no more than two-thirds of the members of elective or appointive public bodies be of the same gender. Gender inequality when it comes to land and other productive resources is intimately related to women's poverty and exclusion in many areas including denial of finances by financial institutions to start enterprises due to lack of collaterals. The obstacles which prevent women from effectively enjoying these rights are complex and to a large extent context-specific. Barriers which prevent women's access to, control and use of land and other productive resources often include inadequate legal standards and/or ineffective implementation at national and local levels, as well as discriminatory cultural attitudes and practices at the institutional and community level. In many communities' gender disparities with regard to land and other productive resources are linked to assumptions that men, as heads of households, control and manage land – implicitly reflecting ideas that women are incapable of managing productive resources such as land effectively, that productive resources given to women are “lost to another family” in the event of marriage, divorce or (male) death, and that men will provide for women's financial security. Challenging these discriminatory ideas is critical.

Competition from Well-Established Enterprises and the Performance of Women Entrepreneurs

People start businesses for a variety of different reasons; and these motivations vary by gender. Kirkwood (2009) and Charles and Gherman (2013) establish that motivations can be classified under push and pull factors. Push factors are those influences that push individuals toward entrepreneurship. Pull factors are those influences that pull people towards entrepreneurship. Push factors are characterized by personal or external factors. This category includes issues such as unemployment, redundancy, and a lack of job or career prospects. Pull factors are those that draw people to start businesses. This category includes opportunity identification. Kirkwood (2009) classifies the desire for independence and monetary motivation especially wealth creation as pull factors. Motivations to become an entrepreneur that relate to work are considered as push factors. Family-related motivations for becoming an entrepreneur are classified as push factors. Women are more likely than men to start businesses to achieve a work-family balance Brush et al., (2006). In surveys, women cite the desire for flexibility and work-family balance as a reason they started their businesses more often than men Boden, (1999); Carter et al., (2003). Parenthood plays a significant role in women's desire to become self-employed Birley (1989).

Research shows that many women want to become self-employed to develop a more flexible work schedule that allows them to balance work and family demands Boden (1996); Georgellis and Wall, (2004); Lombard (2001). They also pursue self-employment because it allows them to work at home; and may ease the burden of finding

childcare Boden (1996); Connelly (1992); Presser and Baldwin, (1980). In fact, Boden (1996) uses data from the Current Population Survey to show that, there is a significant positive correlation for women between entrance into self-employment and becoming a parent. Balancing between family responsibilities and work puts female entrepreneurs at a disadvantage compared to men, women will spend more time on family therefore losing grip with their enterprises. Male entrepreneurs are much more likely than female entrepreneurs to say that the desire to make money or build a company were the reasons why they started their businesses. For instance, DeMartino and Barbato (2003) found that male entrepreneurs prefer careers that make money, while female entrepreneurs prefer careers that allow work-family balance. Women also place higher value on non-financial dimensions of employment than men do Jurik, (1998). They are more likely than men to cite personal interests, a desire for self-fulfillment, and job satisfaction as their reasons for starting businesses Georgellis and Wall, (2004); Jurik (1998). Women are also more likely than men to say that they started their businesses to be challenged personally and to achieve self-determination (Buttner and Moore, 1997).

Third, women are more likely than men to start businesses to gain the recognition of others Fischer et al., (1993). Shane et al (1991) found that women in the United Kingdom and in Norway are more likely than men in those countries to start businesses to "achieve something and get recognition for it" (page 438) Researchers have found that female entrepreneurs, on average, work fewer hours than male entrepreneurs. In particular, studies have shown that women invest less time in the development of their new businesses than

men (Verheul et al., 2004). They also indicate that self-employed women are less likely to work full-time than self-employed men (OECD, 1998). Male entrepreneurs may work more hours than female entrepreneurs because they are more likely to have gone into business to earn money. Alternatively, they may face fewer competing demands for their time because women devote more hours to caring for children, older parents, and the household. Competing domestic demands may restrict the time and effort that women can devote to other things, such as venture formation, leading women to spend less time on their new ventures than their male counterparts. Women start businesses that are smaller than those started by men. Studies of surviving businesses show that those that are women-owned are smaller than those that are men-owned (Kalleberg and Leicht, 1991). In addition, women start businesses with lower levels of initial employment and capitalization than men Brush, (1992); Carter et al., (1997). The smaller scale of female-led start-ups is believed to be the result of a lack of access to larger-scale business opportunities and the financial resources necessary to develop them and different goals and intentions for their businesses Carter and Allen, (1997) Male and female entrepreneurs do not start the same types of businesses. Female-led businesses are more likely to be found in personal services and retail trade and less likely to be found in manufacturing and high technology Anna et al., (2000); Brush et al., (2006). In addition, women start businesses that are less growth-oriented and less driven by opportunity, and more oriented toward wage substitution Minitel et al, (2005). Some researchers argue that gender differences in the types of businesses that men and women found are the result of socialization

and structural barriers for instance, Social networks facilitate economic activity that encourages entrepreneurial efficiency and increases business opportunities. They represent a network of people with whom an acting or potential entrepreneur interacts regardless of his or her business activity. These networks have the ability to provide valuable resources that are not necessarily "owned" by the entrepreneur, but play a critical role in assisting the entrepreneur in achieving their business goals and objectives (Premier Quantitative Consulting, Inc.) Members of an entrepreneur's social network provide support for both financial and human capitals. A common example includes an entrepreneur taking advantage of a social network to seek potential funding sources. Reve and Salaff's 2003 study examines social networks and entrepreneurship with a secondary focus on women entrepreneurs. According to the authors, although entrepreneurs may have the requisite ideas and knowledge to run a business, they require complementary resources, usually via social networks given gender discrimination that many encounter.

Women tend to work in certain occupations and industries because these occupations and industries are more socially acceptable for women, and because women face obstacles to working in other industries and occupations Mirchandani (1999). Because entrepreneurs tend to identify opportunities to start businesses that are similar in type and industry to those in which they previously worked, the tendency of women to work in certain types of businesses leads them to start those types of companies. In addition, some businesses cannot be founded easily by people without the appropriate educational background. This is particularly the case for businesses that rely heavily on technology. Because

women are less likely than men to study engineering or science Brush et al (2006), they often lack the education to start businesses that demand technical skills. Furthermore; some businesses are inherently easier to start than others because they have lower barriers to entry. Women may be more likely to start businesses that face low barriers to entry because these businesses make lesser demands on human or financial capital than other businesses, and women may lack these types of capital.

Female entrepreneurs have lesser expectations for their businesses than male entrepreneurs. First, they expect to generate lower profits and employ fewer people than male entrepreneurs because they are less highly motivated to make money and more motivated to achieve other goals Brush, (1992). Second, male entrepreneurs have greater confidence in their entrepreneurial abilities than female entrepreneurs. These differences in confidence lead male entrepreneurs to form greater expectations for their businesses. Third, female entrepreneurs tend to start types of businesses that have lower growth and income potential than male entrepreneurs. As a result, the expectations of female entrepreneurs, which are in line with the reality of the businesses that they start, are lower than those of male entrepreneurs. Fourth, female entrepreneurs are more likely to set limits beyond which they do not want to expand their businesses to ensure that they do not adversely affect their personal lives (Cliff, 1998). Fifth, female entrepreneurs start smaller scale businesses than male entrepreneurs; hence their initial expectations for their businesses tend to be lower (Anna et al, 2000). Research in sociology and psychology shows that women are more risk averse than men across a wide

variety of settings Arch, (1993); Byrnes et al., (1999). In particular, women display greater financial risk aversion than men Jianakoplos and Bernasek (1998). Some studies suggest that this greater risk aversion carries over to female entrepreneurs. In fact, one study shows that a convenience sample of female entrepreneurs have lower risk propensity scores than male entrepreneurs on a psychological scale Sexton and Bowman-Upton, (1990). The greater risk aversion of female entrepreneurs is thought to make them less willing to trade potential gain for risk, which leads them to prefer businesses with lower failure probabilities than those preferred by male entrepreneurs Brush et al., (2006). As a result, male entrepreneurs pursue business opportunities that involve more risk than the opportunities pursued by female entrepreneurs Baker et al., (2003). The greater risk aversion of female entrepreneurs also leads them to engage in greater amounts of risk minimizing activity. For instance, Mallette and McGuiness (2004) found that the female entrepreneurs focus more on minimizing risk than male entrepreneurs in the business organizing process Female entrepreneurs search for new business opportunities differently than male entrepreneurs for a variety of reasons. First, many opportunities are identified through information that is transferred through social networks. Women have different types of social networks than men Renzulli et al., (2000). As a result, they have access to different sources of information about opportunities. For instance, male entrepreneurs are more likely than female entrepreneurs to identify opportunities through conversations with investors and bankers because, on average, they know more investors and bankers. Second, learned behaviors and social norms lead men and women to develop different cognitive

processing styles Gatewood et al., (1995). As a result, on average, men and women gather information and solve problems differently (White et al., forthcoming) For instance; female entrepreneurs are thought to learn from a greater variety of sources than male entrepreneurs, while male entrepreneurs are thought to learn more from setbacks than female entrepreneurs Barrett (1995). In addition, the greater risk aversion of female entrepreneurs may lead them to search for more information that mitigates the potential risks about business opportunities than their male counterparts Eckel and Grossman, (2003). Because of how men and women are socialized, women have lower levels of career-related self- efficacy than men, particularly in careers that are seen as traditionally “male” (Brown, 2002). Because starting a business has been considered a traditionally “male” career, female entrepreneurs are thought to have less confidence in their entrepreneurial abilities than male entrepreneurs. As a result, they are less likely to believe that they can undertake the key tasks in organizing a new venture, such as obtaining start-up and working capital, and attracting customers. Research suggests that social norms about the role of women in society, the shortage of female role models, and the greater household burdens faced by women lead female entrepreneurs to face more start-up problems, and for those problems to be of greater magnitude, than their male counterparts. For instance, attitudes toward the role of women make it more difficult for female entrepreneurs to be taken seriously as business people Brush (1992), and to gain support for their entrepreneurial activities from their spouses, family, and friends Stoner et al., (1990). In addition, the relative shortage of female role models makes it more difficult for female entrepreneurs to

obtain adequate mentorship for their start-up efforts. Furthermore, the greater household and childcare responsibilities of women lead them to have more trouble balancing business formation and family responsibilities (Stoner et al., 1990) Worldwide, women are much more likely to be driven by necessity than men when starting a business GEM (2010). In developing countries, Nigeria included, the vast majority of women are engaged in entrepreneurial activity driven by pure survival - out of necessity rather than opportunity - because there are no jobs or any other options for income generation. This partly explains why globally women are overrepresented in the informal economy and own no more than 25% of formal sector businesses, and stands in contrast to the vast majority of women in high-income countries, where 2/3 of women start a business because they see opportunities or want to be independent (Minniti, 2009; GEM, 2010).

Domestic Commitments and Performance of Women Entrepreneurs

A key barrier expressed and identified in the literature as adversely affecting the career progression, personal aspirations and development of women in the small business sector is that of reconciling family and work responsibilities Buttner and Moore (1997) According to Buttner and Moore (1997), women face a multifaceted environment, and that balancing work and family responsibilities are found to be the biggest obstacles for women concerning managing or starting new business. Aldrich (1986) maintains that women entrepreneurs are at a disadvantage because they face workplace, education and family barriers. Drew, (2000), p.87), argues that the majority of women businesses tend to remain small is because “women continue

to take full responsibility for the reconciliation of paid work and household labor". Work-family conflict results from interrole conflict caused by incompatible or conflicting pressures from work and family domains, including job-family role strain, work-family interference, and work-non-work role conflict Parasuraman et al., (1996). A central ideology expressed throughout literature Mavin, (2001) is that women experience conflict concerning their ability to juggle or play the role of wife/partner, primary caregiver and realizing their career ambitions Mavin, (2001). The direct effect of this conflict is that women are forced to choose "between maintaining 'upward mobility' in their career and family stability in the home or even a family at all" (Mavin 2001) Women are more likely to have primary domestic responsibility and to have interrupted careers Aldrich et al., 1989; which create work-family conflict. Crampton and Mishra (1999), maintain that the majority of domestic burdens are still placed on the woman's shoulders, which adds another level of responsibility to their lives that is not faced by their male counterparts. These structural constraints can prevent women from breaking through the glass ceiling and being successful in their own careers. Seeking balance, in work-family life has been established as a significant factor in women's decision to start a business Chaganti, 1986; Holmquist and Sundin, (1988), although women business owners still appear to experience much greater conflict than men in managing family and work life (Parasuraman et al., 1996).

According to Schwartz (1996), despite the fact that the last two to three decades have seen an enormous increase in the participation rates of females in the labour force, women still maintain primary responsibility for childcare and household

duties. However, Fisher (2000) maintains that the traditional focus of women and their "dual role" has now been refocused and males "dual roles" are being taken into account. Carmichael (2001) indicates that this is due to the fact that in the 21 century, both men and women are responsible for caring for their children and other family members such as elderly parents, while "balancing this with their work lives".

There are also historical and societal pressures and expectations, that regardless of the career path undertaken by women, they are still literally left 'holding the baby' Lahtinen and Wilson, (1994). Thus, it is women who are adversely affected with respect to their career advancement due to this expectation. Lahtinen and Wilson (1994), maintain that females and males have learned roles that both genders have been socialized to accept for example women are the homemakers and men are the breadwinners. Anker (1998), cited in Coughlan, (2002), p. 18 contends that a basic premise of gender theory is that women's "disadvantaged position in the labor market is the direct result of patriarchy and women's subordinate position in society and the family". Gendered roles can be a major obstacle in the path to career advancement especially when women try to "have-and do-it-all", that is, combine a successful work and personal life with a family. Hessing, (1994), argues that although men have increased their contribution regarding domestic responsibilities, their contribution is still inferior to that of women. The Goodbody report (2002) specifies that the expenses incurred concerning childcare facilities in very high and required women entrepreneurs to be quickly successful if they were to combine entrepreneurial and family commitments. The GEM Report (2004) also supported this view; their

findings indicate that the issue of the high costs associated with childcare is perceived to be a major barrier deterring women from establishing their own business.

Theoretical Framework

This study will adopt Marxist and socialist feminism theory by Karl Marx. It is a theory that recognizes women as an important factor in the development of an economy because of their direct or indirect involvement in production. If you owned the means of production, you were a member of the capitalist class; if you sold your labor for a wage, you were a member of the proletariat. That would be true of women as well, except that until the end of the 19th century, married women in capitalist countries were not allowed to own property in their own name; their profits from any businesses they ran and their wages belonged to their husband. Marx had no place for housewives in his analysis of capitalism.

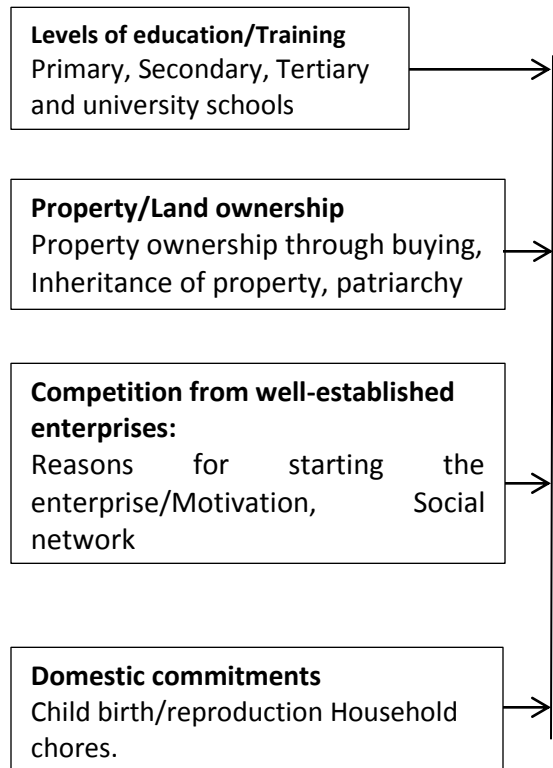
It was Marxist feminism that put housewives into the structure of capitalism. Housewives are vital to capitalism, indeed to any industrial economy, because their unpaid work in the home maintains bosses and workers and reproduces the next generation of bosses and workers (and their future wives). Furthermore, if a bourgeois husband falls on hard times, his wife can do genteel work in the home, such as dressmaking, to earn extra money, or take a temporary or part-time job, usually white-collar. And when a worker's wages fall below the level needed to feed his family, as it

often does, his wife can go out to work for wages in factories or shops or other people's homes, or turn the home into a small factory and put everyone, sometimes including the children, to work. The housewife's labor, paid and unpaid, is for her family. Marxist and socialist feminisms severely criticize the family as a source of women's oppression and exploitation. If a woman works for her family in the home, she has to be supported, and so she is economically dependent on the "man of the house," like her children. If she works outside the home, she is still expected to fulfill her domestic duties, and so she ends up working twice as hard as a man, and usually for a lot less pay. This source of gender inequality has been somewhat redressed in countries that give all mothers paid leave before and after the birth of a child and that provide affordable child care. But that solution puts the burden of children totally on the mother, and encourages men to opt out of family responsibilities altogether. They argue that male-dominated government policies put the state's interests before those of women: When the economy needs workers, the state pays for child-care leave; with a down-turn in the economy, the state reduces the benefits. Similarly, when the state needs women to have more children, it cuts back on abortions and contraceptive services.

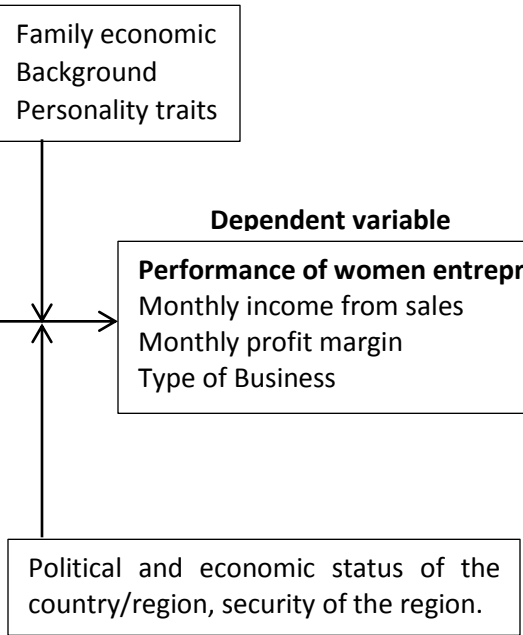
Conceptual Framework

The study was guided by a conceptual framework in a diagrammatic representation containing all variables and indicators

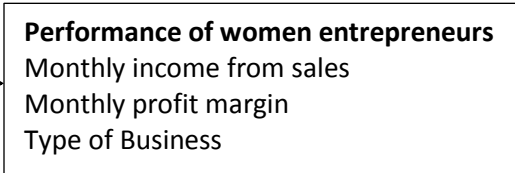
Independent variables



Moderating Variables



Dependent variable



Intervening Variable

Knowledge Gap

Women and entrepreneurship is well documented in literature but little literature can be found about how level of education, ownership of property, competition from well-established enterprises and domestic commitments influence the performance of women entrepreneurs in Lagos state. There is general lack of literature about how women in Lagos state feel about their dual role of production and reproduction. Dialogue with them needs to be opened and they need to be engaged in entrepreneurship issues so that important amendments can be effected. Understanding how women feel in entrepreneurship will provide knowledge so that husbands and community at large can change attitude towards women and entrepreneurship.

Research Methodology

Research Design

This study employed a descriptive survey research design. Descriptive survey research designs was used in preliminary and explanatory part of the study to allow researchers to gather information, summarize, present and interpret data for the purpose of clarification Orodho, (2003). The descriptive survey research is intended to produce statistical information about aspects of factors that influence performance of women entrepreneurs that interest policy makers and other stakeholders. The descriptive research design was suitable because the researcher collected data and report it the way the situation was without manipulating any variables.

Target Population

According to Mugenda (2003), target population is the total number of elements that researcher specifies in his or her research. The target population for this research was all women entrepreneurs in Surulere, Ikorodu, Eti-Osa and Agege which was 12,300 (Social services and Gender Department, 2015) this target population was unevenly distributed among the four areas of study.

Sampling Size and Sampling Procedures

In this section, the researcher discussed the sample size and sampling procedures as used the study. The researcher showed how sample size and sampling procedure was determined; also it explained how actual sampling was done during sampling procedure.

Sample Size

Krejcie and Morgan table, (1970) in appendix 2 was used to determine sample size which was 370.

Sampling Procedures

Stratified sampling techniques was applied to find the correct representation of women entrepreneurs from each location; each location formed a stratum that are homogenous compared to whole population. Using proportional allocation, the sample size for each location was determined in proportion to the women population in the target population. After stratified sampling was done, simple random sampling was used in selection of the required women entrepreneurs in each location according to the sample size.

Research Instruments

This study used questionnaires in collecting data. A questionnaire is a research instrument that gathers data over a large sample Kombo & Tromp (2006). The

questionnaires that were used in this research consisted of structured questions. Structured questions were easier to analyze, easier to administer because each item was followed by possible answers. They were also economical to use in terms of time and money. Matrix questions in likert scale was also used to determine levels of agreement or disagreement of items of analysis

Piloting of Instruments

A minor study called pilot study was conducted to standardize the instruments before the instruments were used for actual data collection.

Validity of Research Instruments

The validity of a test is a measure of how well a test measures what it is supposed to measure Kombo (2006). Validity of an instrument is determined by the presence or absence of systematic error in data or non-random error which has a consistent boosting effect on the measuring instrument Mugenda and Mugenda, (2003). The validity of research instruments was established by research expert before data collection in the field. My supervisor went through my instruments to assert the content validity which was a measure of the degree to which the instruments collected data that represented a specific domain of indicator of concepts in the study. Through this the researcher was able to identify loopholes in them and make the necessary corrections to improve the instruments designed.

Reliability of Research Instruments

Reliability refers to the measure of degree to which a research instrument yields consistent results or data after repeated trials. It is influenced by random error so that when random error increases, reliability decreases. Random error is the deviation from a true measurement due to factors that

have not effectively been addressed by the researcher, Mugenda and Mugenda (2003). In order to establish the reliability of the instrument the researcher conducted a pilot study. The test-retest method of assessing reliability was used which involved administering the same instrument twice to the same group of subjects after a carefully

considered time lapse between first and second test, the second test was administered after two weeks. The researcher used Pearson product moment formula to calculate the coefficient of correlation, which was found to be 0.9, the reliability of instruments was high.

Pearson Product Moment Formula

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

Data Collection Procedures

For this study, the researcher followed the right procedure in obtaining relevant documents for the study. The researcher sought research permit from the national council of science and technology (NCST) then proceeded to make appointments with the selected subjects. The researcher attached a cover letter to the questionnaire requesting the respondents to participate in the study. The questionnaires were administered by the researcher himself and three research assistants who also assisted in collecting the completed questionnaires.

Data Analysis and Presentation

Data analysis refers to the examination of the coded data critically and making inferences Kombo and Tromp, (2006). In this study, an excel database platform was created, data was

cleaned/edited, coded, entered into computer excel software, then sorted, analyzed and interpreted using descriptive statistical techniques. Excel is simple and user friendly. Frequencies and percentages was computed on an excel data platform while SPSS was used to compute correlation coefficient in the first objective. Descriptive statistics according to Mugenda and Mugenda (2003) includes the statistical procedures that produce indices that summarize data and describes the sample. Tables were used in the presentation of results for visual display.

Ethical Considerations

The researcher assured the respondents of the confidentiality of the information they provided, including their own personal information. The respondents were also informed of the purpose of the study before data is collected from them.

Operational Definition of Variables

There were two variables that were to be considered in the study, the independent and dependent variables. The independent variables in the study were: Levels of education; property ownership, competition from well-established enterprises and domestic commitments. The dependent variable was the performance of women entrepreneurs in terms monthly sales, profit margin and type of enterprise.

Data Analysis and Discussions

The results of the data analysis are presented in this chapter. Data has been organized and presented as per the objectives of the study and demographic information captured at the beginning of the

analysis. The study was guided by the following objectives; to investigate the influence of levels of education on the performance of women entrepreneurs, to determine the influence of property ownership on the performance of women entrepreneurs, to determine the influence of competition from well-established enterprises on the performance of women entrepreneurs and to assess the influence of domestic commitments on the performance of women entrepreneurs in Lagos state.

Questionnaire Return Rate

Table 4.1 contains the rate at which the questionnaires were returned after dispatch to the sampled respondents.

Table 4.1: Questionnaire Return Rate

Questionnaire		Percentage
Returned	366	99
Missing	4	1

Out of 370 questionnaires that were delivered to respondents 366 (99%) were returned dully filled while 4(1%) were not returned. These were considered adequate for this analysis.

Demographic Information of Respondents

In this part general information of respondents was analyzed by use of frequencies and percentages for age of respondents, area of residence, wealth of

the parents, marital status, number of registered businesses and number of employees in each business.

Present Age of Respondents

The study sought to know the age of respondents. This was important to determine the productive age of women entrepreneurs. Table 4.2 summarizes the results.

Table 4.2 Present Ages of Respondents

Present Age	Frequency	percentage
18-20	20	5.5%
21-30	60	16.5%
31-40	150	40.98%
41-50	100	27.3%
Above 50	36	9.8%

Total	366	100
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Table 4.2 shows that, out of 366 (100%) respondents, those who were aged between (18 – 20) years were 20 (5.5%), between (21 – 30) years were 60 (16.5%), between (31 – 40) years were 150 (40.98%) between the ages of 41 – 50 were 100 (27.3%) and above 50 were 36 (9.8%). The study revealed that most of the women who were involved in operating business were

aged between (31 – 40) years old that comprised of 150 (40.98), this shows that women entrepreneurs in these study region are in there active or productive years.

Area of Business Operation

The study sought to know the area of operation of respondents. Table 4.3 summarizes the age of respondents.

Table 4.3: Area of business operation

Area of business	Frequency	percentage
Surulere	195	53%
Ikorodu	69	19%
Agege	44	12%
Eti-Osa	58	16%
Total	366	100

Table 4.3 shows that, out of 366 respondents, 195(53%) were in Surulere, 69(19%) in Ikorodu, 44(12%) Agege and 58(16%) in Eti-Osa. This shows that Surulere has the highest number of women entrepreneurs then Ikorodu 69(19%).

Family Wealth

The study sought to know the family background of respondents in terms of the wealth. Table 4.4 summarizes the family background of respondents in terms of the wealth.

Table 4.4 Family wealth

Family wealth	Frequency	percentage
Extremely wealthy	10	3
Wealthy	80	22%
Poor	176	48%
Extremely poor	100	27%
Total	366	100

Table 4.4 shows that out of 366 respondents, 10 (3%) were from extremely wealthy family, 80(22%) were from wealthy family, 176 (48%) were from poor family and 100 (27%) were from extremely poor family. This shows that majority of respondents 176(48%) were from poor background

which is a clear indication that women entrepreneurs in this study region started enterprises primarily due to push factors meaning its poverty that made them to start business rather than opportunity.

Marital Status

The study sought to know the marital status of respondents. Table 4.5 below

summarizes the results.

Table 4.5 Marital status

Marital status	Frequency	Total %
Married	101	28
Single	85	23
Separated	43	12
Divorced	45	12
Widowed	85	23
Inherited	7	2
Total	366	100

Table 4.5 shows that 101(28%), were married 85(23%) were single, 43(12%) were separated, 45(12%) were divorced, 85(23%) were widowed and 7(2%) were inherited. The research revealed that out of 366 women who were involved in entrepreneurship in Lagos state were in marriage.

Business Registered

The study sought to know number of registered businesses. This was important to know the number of formal enterprises in the study sample. The results are tabulated below.

Table: 4.6 Business Registration

Registration	Frequency	percentage
Yes	146	40%
No	220	60%
Total	366	100

Table 4.6 shows that out of 366(100%), 146(40%) had their business registered while 220(60%) had their business not registered. This shows that majority of the business enterprises 220(60%), were not registered therefore are informal/Jua kali.

Number of Employees

The study sought to know number of employees in each enterprise. This was important because, as indicated in appendix 4, ILO (2007) classified business enterprises in Nigeria according to the number of employees, Table 4.7 summarizes results for number of employees.

Table 4.7 Number of employees

Number of employees	Frequency	percentage
0	147	40
1-6	217	59.4
7-10	1	0.3
11-50	0	0

Above 50	1	0.3
Total	366	100

Table 4.7 shows that out of 366 respondents, 147 (40%) did not have any employees, 217(59.3%) had between 1 and 6 employees, 1 (0.3%) had number of employees between 7 and 10, there were no enterprises with number employees between 11 and 50, and only 1(0.3%) with above 50 number of employees. This shows that most of the women enterprises 217(59.3%) had between 1 and 6 number of employees.

Levels of Education and Performance of Women Entrepreneurs

Table 4.8: Level of Education

Level of education	Yes	Total %
None of the above (1)	90	24.6%
Primary (2)	123	33.6%
Secondary(3)	110	30%
Tertiary colleges(4)	33	9.0%
University(5)	10	2.7%
Total	366	100

Table 4.8 shows that out of 366 respondents, 90(24.6%) have not gone through any level of education, 123(33.6%) have gone through primary education, 110(30%) have gone through secondary level, 33(9.0%) of the respondents have gone through tertiary colleges, and 10(2.7%) have gone through university education.

This results reveals that majority of women entrepreneurs 123(33.6%) have very low levels of education which is primary school level, with most respondents 90(24.6%) having never attended any level of education. According to Namusonge (2006), socio-cultural factors continue to

This section looked at the education level and academic qualification of respondents. Education level was correlated with performance of women entrepreneur to determine their relationship.

Level of Education

The study sought to know the level of education of women entrepreneurs where numbers were assigned to different level of education to facilitate the analysis; none (1), primary (2), secondary (3), tertiary (4), university (5). Table 4.8 summarizes results

discriminate against women therefore the educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business development services.

Academic Qualifications

The researcher wanted to know if the respondents had successfully completed their respective levels of education, they were therefore asked if they possessed the certificates in the levels they had reached, Table 4.9 summarizes results for academic qualification.

Table 4.9: Academic Qualifications

Academic Qualifications	Frequency	Total %
Primary certificate	123	50.4
Secondary certificate	107	43.9
Degree	4	1.7
Masters	0	0
PhD	0	0
Other training /Tertiary	10	4
Total	244	100

Table 4.9 shows that out of 244 respondents, 123(50.4%) have primary education certificate, 107(43.9%) have secondary school level certificate, 4(1.7%) have university degree, 0 have master's degree, 0 have PhD and 10(4%) have other training qualifications from tertiary colleges. This analysis shows that most respondents have primary and secondary school certificates with very low transition rate from secondary level to university and other institutions.

This findings agrees with Ministry of education, 2007 and Republic of Nigeria, 2008 about low transition rates among girls from one level of education to another, however, it puts more emphasis on low

transition rate of women from primary to secondary education, whereas this study found out that low transition rate was from secondary to university and tertiary levels. The study agrees with Floro & wolf, 1990 that majority of girls in sub-Saharan Africa are out of school and get less education, the greatest disparity being at the secondary and higher education levels.

Academic Qualification Affecting Women Entrepreneur

Women entrepreneurs were asked whether or not their academic qualification affected them in operating their enterprises. Results are summarized below.

Table 4.10: Academic qualification affecting women entrepreneurs

Frequency	Total %	
Yes	334	91%
No	32	9%
Total	366	100

Table 4.10 shows that 334(91%) said that they were affected by their academic qualification while 32(9%) did not admit having their performance affected by their academic qualification. This results signifies that majority of women entrepreneurs admitted that their academic qualification affected their entrepreneurship which.

This result agrees with Namusonge (2006), that educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business development services.

Property Ownership and Performance of Women Entrepreneurs

This section looked at the women and property ownership through various

ways including inheritance. It also looked at women opinion on patriarchal society in terms of property ownership.

Property Ownership

This section sought to find out number of women entrepreneurs who owned property through buying. The results are in the table below

Table 4.13: Property Ownership

Property ownership	Frequency	Percentage
Yes	23	6
No	343	94
Total	366	100

Table 4.13 shows that out of 366 respondents, 23(6%) of the respondents said that they owned property while 343(94%) said that they did not own any property.

The above result shows that majority of women entrepreneurs with 343(94%) do not own property. This can be attributed to the stiff cultural practices in Lagos state that do not recognize equal rights to property ownership to women. This cultural practice

discourages women from owning property. These cultural practices are enshrined in the Nigerian constitution, 2010 under customary laws and principles.

Ownership of Property through Inheritance

Women entrepreneurs were asked if they were allowed to own property through inheritance. Results are in the table below.

Table 4.14: Are You Allowed to Own Property through Inheritance?

Property ownership	Frequency	Total%
Yes	0	0
No	366	100%
Total	366	100

Table 4.14 shows that 366(100%) of the respondents admitted that they were not allowed to own property through inheritance. This results are a clear indication that all women entrepreneurs 366(100%) were not allowed to inherit property.

Does Lack of Property Affect Your Performance?

Women entrepreneurs were asked if lack of property ownership affected the performance of women entrepreneurs, results are in the table below.

Table 4.15: Does Lack of Property Affect Your Performance?

Property ownership	Frequency	Total %
Yes	366	100%
No	0	0%
Total	366	100

Table 4.15 shows that 366(100%) admitted that lack of property/land ownership affects women entrepreneurs

performance. This results indicates that all respondents 366(100%) were affected by lack of property ownership.

Extend in Which Lack of Property Ownership Affect Women Entrepreneur's Performance

Respondents were asked about the extent to which property ownership affect the performance of women entrepreneurs, results are tabulated below.

Table 4.16: Extend in Which Lack of Property Ownership Affect Women Entrepreneur's Performance

Extend to which lack of Property ownership affect the performance of women entrepreneurs	Frequency	percentage
Very little	0	0
A little	0	0
Much	14	4
Very much	352	96
Total	366	100

Table 4.16 shows that out of 366 respondents, majority of women entrepreneurs 352(96%) admitted that lack of property ownership affected their performance very much while 14(4%) said that it affected them much. No respondent said that lack of property ownership affected their performance a little and very little.

The above table shows that majority of the respondents 352(96%) said that their

performance was very much affected by property ownership.

How Does Lack of Property Ownership Affect the Performance of Women Entrepreneurs?

This section sought to find out how lack of property ownership affects the performance of women entrepreneurs. The responses were given as in table 4.17 below.

Table 4.17: how lack of property ownership affect the performance of women entrepreneurs?

Effect of lack of Property Ownership	strongly agree	moderately agree	disagree	undecided	Total %
1. Lack of collateral for Loans	354(97%)	8(2%)	2(0.5%)	2(0.5%)	366(100)
2. Over dependence on enterprise for survival of the family	210(57%)	102(28%)	1(0.3)	53(15%)	366(100)
3. Rental expenses	366(100%)	0	0	0	366(100)
4. Confidence level	366(100%)	0	0	0	366(100)
5. Others	0	0	0	0	0

Table 4.17 shows that out of 366 respondents 354(97%) strongly agreed that lack property ownership affects women entrepreneurs performance in terms of lack of collateral for loans 8(2%) moderately agreed, no respondent disagreed with the fact that lack of property ownership affects women entrepreneurs performance in terms of lack of collateral for loans, 4(1%) were undecided on whether or not lack of property ownership affects women entrepreneurs performance in terms of lack of collateral for loans. 210(57%) strongly agreed that lack of property ownership affects women entrepreneurs performance in terms of over-dependence on the enterprise for survival 102(28%) moderately agreed, 1(0.3) disagreed while 53(15%) were undecided whether or not lack of property ownership affects women entrepreneurs performance in terms of over-dependence on the enterprise for the survival of the family, 366(100%) of all respondents

strongly agreed that lack of property affects women entrepreneurs performance in terms of rental expenses, 366(100%) strongly agreed that property ownership affects women entrepreneur performance in terms of confidence level. This table shows that women entrepreneurs' performance is indeed affected by lack of property ownership.

The findings in the table above agrees with Lyons,2000 that stated that lack of physical collateral security made it difficult for women entrepreneurs to access financial assistance from banks negatively affecting their performance.

Who Do Customary Rules/Policies Favor in Terms of Property Ownership?

This section sought to find women opinions about who benefited the most in terms of property ownership. The responses were given as in table 4.18 below.

Table 4.18: Who Do Customary Rules/Policies Favor in Terms of Property Ownership?

Property ownership	Yes	No	Total%
Culture favor			
Mostly Men	366(100%)	0	366(100%)
Mostly Women	0	366(100%)	366(100%)
Both	0(%)	366(100%)	366(100%)

Table 4.18 shows that, 366(100%) of the women entrepreneurs said that customary rules/policies on property ownership favors men and not women, 366(100%) was the total number of all the respondents in the study which shows that patriarchy and discrimination in property ownership is a problem experienced by all women in the study region.

Nigeria legal system since 1971 established the principle that spouses have equal rights in ownership of property, however, customary laws are also enshrined in Nigerian constitution, 2010 which in many occasions is discriminatory against women. For instant, under customary law there is general principal that the husbands should manage the wife's property.

Competition from Well Established Enterprises and Performance of Women Entrepreneurs

This section looked at the various reasons why women entrepreneurs started and operated business enterprises. The motivating factors determine the competitive edge of the entrepreneurs in the

market. The section also looked at the social networks those women entrepreneurs belonged to.

Motivational Factors for Starting Business

Respondents were asked about what motivated them to start and operate business enterprises. The results are tabulated below.

Table 4.19: Motivating Factors for Starting Business

Motivational Factors	Yes	No	Total
To provide for my family	366(100%)	0	100%
There is market for my product	13(3.6)	353(96.4)	100%
To have a job	366(100%)	0	100%
Be closer to my family	366(100%)	0	100%
To be able to use past experience			
and training	0	366(100)	100%
To have job security	366(100%)	0	100%
To maintain my personal Freedom	288(78.7)	78(21.3)	100%
To prove that I can do it	46(12.6%)	320(87.4)	100%
I was not challenged by my previous work	0	366(100%)	100%
I like to take risk and be wealth	0	366(100)	100%

From table 4.19 presents the motivating factors for women entrepreneurs. The results indicate that the five most important motivating factors include: to provide for the family 366(100%), to have a job 366(100%), to be close to the family 366(100), to have job security 366(100%) and to maintain personal freedom 288 (78.7%) while (21.3) did not agree that maintaining is a reason to start a business. No woman entrepreneur said that they started business because their previous job did not challenge them; no women entrepreneurs also said that they started business because they like taking risks; no respondent said they started business

because of their previous experience, 13(3.6%) said that they started business because of availability of market for their product while 353 (96.4%) did not admit that they started business because of availability of market for their product. 46(12.6%) said that they started business to prove that they can do it while 320(87.4%) did not say that they started business prove that they can do it from the table, it was found that women entrepreneurs start businesses solely because of the family. It is the necessity that pushes women entrepreneurs to start and operate business enterprises, this agrees with researches by Birley, (1989); Boden, (1999) and Carter et al., (2003) which noted

that parenthood plays a significant role in women's desire to become self-employed and that women cite the desire for flexibility and work-family balance as a reason they started their businesses more often.

Belonging To a Social Network

This section sought to find number of women entrepreneurs belonging to social network, results are tabulated in the table below.

Table 4.20: Belonging To a Social Network

Belonging to a social network	Frequency	Total%
Yes	299	82%
No	67	18%
Total	366	100

From table 4.20, 299 (82%) belong to a social network while 67(18%) do not belong to any social network. This results shows that majority of women entrepreneurs 299(82%) belong to different kinds of social network.

Types of social networks

The researcher wanted to know different social networks that women entrepreneurs belong to. The results are tabulated below

Table 4.21: Types of social networks

Types of social network	Frequency	Total %
Community	154	42%
Welfare	93	26%
Political	21	6%
Business	26	7%
Any other	5	1%
None	67	18%
Table	366	100

From table 4.21, 154(42%) belong to a community based social network, 93(26%) belong to welfare social networks, 21(6%) belong to business social network, 5(1%) belong to other social networks and 67(18%) did not belong to any social network.

From the table above, majority of women entrepreneurs belong to community social networks, Also, a big number of women entrepreneurs did not belong to any social network, this finding contradicts research by Nyanchoka, (2011) that noted

majority women entrepreneurs belong to business social networks, however, this research agreed with the same research that most women entrepreneurs belonged to community social networks.

Participation in Social Network Activities

Respondents were asked whether or not they were actively involved in social network activities. Results are tabulated below.

Table 4.22: Actively Involved in Social Network Activities

Involvement in social network activities	Frequency	Total%
Yes	33	18%
No	266	82%
Total	299	100

Table 4.22 shows that out of 299 respondents that belong to social networks, 33(10%) are actively involved in social network activities while 266(90%) are not actively involved in social network activities. This indicates that majority of women entrepreneurs 266(82%) were not active in social network activities.

The table shows that despite a big number of women entrepreneurs belonging to social networks, very few are actively involved in social networks activities, this agrees with research by Premier Quantitative Consulting, Inc. which noted that women business owners often have less

diverse business networks and encounter greater challenges accessing and deploying their networks than their male counterparts and that the networks that women possess provide fewer contacts to clients and less entrepreneurial and managerial knowledge, putting women entrepreneurs at a disadvantage from a resource standpoint at the outset of the entrepreneurial endeavor.

Social Network Levels of Benefit

In this section, women entrepreneurs were asked to rate benefit they get from social network. Results are in the table 4.23 below

Table 4.23: Levels of Benefit from Belonging to Social Network

Levels of benefits	Frequency	percentage
No benefit	0	0
Least benefit	0	0
Moderate benefit	112	37
Most strong benefit	187	63
Total	299	100

From table 4.23, 299(100%) did not agree that belonging to a social network has no benefit at all, 299(100%) also did not agree that belonging to a social network has least benefit, 112(37%) said that belonging to a social network has moderate benefit while 187(63%) agreed that belonging to a social network has most strong benefits. The table shows that all women entrepreneurs benefit from belonging to a social network

with majority of them 187(63%) admitting that social networks have strongest benefit to the entrepreneurship.

Benefits of Belonging to a Network Group

The researcher wanted to know benefits that women entrepreneurs can get from belonging to a social network, results are tabulated below

Table 4.24: Benefits of Belonging to a Network Group

Benefits	Yes	No	Total %
Link to supplier	224(75%)	75(25%)	299(100%)
Link to consumer	299(100%)	0	299(100%)
Innovative ideas	287(96%)	12(4%)	299(100%)
Ability to raise capital	299(100%)	0	299(100%)
Any Other	0	0	0

Table 4.24, out of 299 respondents who belong to social network, those who said that social network can benefit them by linking them to the supplier were 224(75%) 75(25%) did not agree to this kind of benefit. Those who said social network can link them to the customer were 299(100%) while 0 did not agree to this. Those that said that social networks can benefit them in terms of innovative ideas were 287(96%) while 12(4%) did not agree to this and those who said that social networks can benefit them in terms of ability to raise capital were 299(95%) while 0 did not agree to this. Majority of respondents 299(100%) said that social networks was important because it increased their ability to raise capital. This results shows that all women entrepreneurs understand the importance of belonging to a social network.

The table above shows that social network is of benefit to women entrepreneurs, this research agrees with Greve and Salaff's 2003 that noted that women entrepreneurs have ideas and knowledge to run a business, but they require complementary resources, usually via social networks given gender discrimination that many women encounter.

Domestic Commitment

This section looked at the household chores, reproduction and various ways in which this affected performance of women entrepreneurs.

Extend of Effects of Domestic Commitments on Performance of Women Entrepreneurs

Respondents were asked about the extent to which domestic commitments affect performance of women entrepreneurs. Results are tabulated below.

Table 4.25: Extend of effect of domestic commitments on women entrepreneurs performance

Extend of effects of Domestic commitment on performance of women entrepreneurs	Frequency	percentage
Very little	0	0
A little	4	1
Much	141	39
Very much	221	60
Total	366	100

From table 4.25, No respondent thought that domestic commitments they engage in affect their entrepreneurial activities in very little extend, 4 (1%%) thought it affects their entrepreneurial activities a little, 141(39%) thought it does affect their entrepreneurial activities much and 221(60%) felt domestic commitments they engage in had very much effect on their entrepreneurial activities.

The table above shows that majority of respondents 221(60%) admitted that domestic commitment had very much effect on their performance.

Household chores affecting the performance of women entrepreneurs

Respondents were asked if household chores they engage in affected their performance, results are tabulated below.

Table 4.26: Household chores affecting the performance of women entrepreneurs

Household chores affecting Performance of women Entrepreneurs	Frequency	Total%
Yes	366	100
No	0	0
Total	366	100

From table 4.26, 366(100%) said that household chores they do affected their entrepreneurial performance while no respondent said that were not affected by household chores. This clearly shows that all 366(100%) respondents were affected by household chores.

How Household Chores Affect the Performance of Women Entrepreneurs

The study wanted to know how household chores affect the performance of women entrepreneurs, the results are tabulated in the table below.

Table 4.27: How household chores affect the performance of women entrepreneurs

Effect of Household	strongly agree	moderately chores	agree	disagree undecided	Total%
Divided Time	346(95%)	20(5%)	0	0	366(100%)
Divided attention	266(73%)	93((25)	2(0.6%)	5(1%)	366(100%)
Uncompensated work	279((76%)	80(22%)	4(1%)	3(1%)	366(100%)
Fatigue	359(98%)	7(2%)	0	0	366(100%)
Any other	0	0	0	0	0

From table 4.27, 346(95%) strongly agreed that household chore affected them by dividing the available working time, 20

(5%) moderately agreed, no respondent disagreed or was undecided to the fact that household chores divided available working

time. 266(73%) strongly agreed that household chores affected them by dividing their attention, 93 (25%) moderately agreed on divided attention 20(0.6%) disagreed with divided attention as an effect of household chores on women entrepreneurial performance. 279(76%) strongly agreed that household chores represented uncompensated work that affected their entrepreneurial performance, 80 (22%) moderately agreed, 4(1%) disagreed and 3(1%) was undecided about household chores representing uncompensated work that affects the performance of women entrepreneurs. 359(98%) strongly agreed that household chores caused fatigue that affected the performance of women entrepreneurs while 7(2%) moderately agreed that household chores caused fatigue that affected performance of women entrepreneurs, no respondent disagreed or was undecided about household chores

causing fatigue that affected women entrepreneur’s performance.

This finding agrees with Aldrich et al., 1989; which found that women are more likely to have primary domestic responsibility and to have interrupted careers which create work-family conflict. Crampton and Mishra (1999) maintains that the majority of domestic burdens are still placed on the woman’s shoulders, which adds another level of responsibility to their lives. These structural constraints can prevent women from breaking through the glass ceiling and being successful in their own careers.

Reproduction affecting women entrepreneur performance

The study wanted to know whether or not women entrepreneur’s performance were affected by reproduction.

Table 4.28: Child birth/Reproduction affecting women entrepreneur performance

Reproduction affecting Performance of Entrepreneur	Frequency	Total
Yes	366	100%
No	0	0%
Total	366	100

From table 4.28, 336(100%) of respondents admitted that reproduction affects their performance. No respondent admitted of not being affected by reproduction. This shows that all respondents were affected by reproduction.

How reproduction affects women entrepreneur performance

The study wanted to know how reproduction affected the performance of women entrepreneurs, the results are tabulated in the table below.

Table 4.29: How reproduction affects women entrepreneur performance

Reproduction and Performance of Entrepreneur	strongly agree	moderately disagree	undecided	Total agree
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Divided Time	288(79%)	78(21%)	0(0%)	0(0%)	366(100)
Divided attention	184(50%)	178(49%)	0(0%)	4(1%)	366(100)
Uncompensated work	93(25%)	186(51%)	27(8%)	60(16%)	366(100)
Fatigue	299(82%)	67(18%)	0(0%)	0(0%)	366(100)
Any other	0	0	0	0	0

From table 4.29, 288(79%) strongly agreed that reproduction affected them by dividing the available working time, 78 (21%) moderately agreed, no respondent disagreed or was undecided to the fact that reproduction divided available working time. 184(50%) strongly agreed that reproduction affected them by dividing their attention, 178 (49%) moderately agreed that reproduction divided their attention no responded disagreed with divided attention as an effect of reproduction on women entrepreneurial performance. 93(25%) strongly agreed that reproduction was uncompensated work that affected their entrepreneurial performance, 186 (51%) moderately agreed that reproduction was uncompensated work that affected their entrepreneurial activities, 27(8%) disagreed and 60(16%) was undecided whether or not reproduction represents uncompensated work that affects the performance of women entrepreneurs. 299(82%) strongly agreed that reproduction caused fatigue that affected the performance of women entrepreneurs while 67(218%) moderately agreed that reproduction caused fatigue that affected performance of women entrepreneurs, no respondent disagreed or was undecided about reproduction causing fatigue that affected women entrepreneur's performance.

This finding agrees with the study done by Kamau (2006) which noted that most African cultures define women in terms of what they should be or do for men and

that women can only pursue their professional dreams only after fulfilling their culturally accepted roles which includes reproduction and supporting men

Findings

This study sought to find out factors influencing the performance of women entrepreneurs; a case of Lagos state. The problem of poor performance of women in the field of entrepreneurship is felt with struggling economy. For Nigeria to achieve vision 2030, women should have same capability to start and operate business enterprises. The study had the following four objectives: To investigate the influence of levels of education on the performance of women entrepreneurs; to determine the influence of property ownership on the performance of women entrepreneurs; to determine the influence of competition from well-established enterprises on the performance of women entrepreneurs; to assess the influence of domestic commitments on the performance of women entrepreneurs in Lagos state

The study revealed that out of 366 women respondents, 176(48%) and 100(27%) were from a family background that was poor and extremely poor respectively. This shows that push factors are mostly responsible for women entrepreneurs. The study also found that most of the women entrepreneurs were married and that out of 366 respondents, 218(59.6%) and 146(39.9%) operated micro

and jua kali enterprises respectively. The study also found that out of 366(100%) only 107 had secondary certificate and out of that, only 4 had university degree with 10 having qualification from other institutions. Out of 366(100%), 334(91%) admitted that academic qualification affected the performance of women entrepreneurs.

Out of 366(100%), 343(94%) had no land with 366(100%) admitting to be affected by lack of property ownership, also all respondents admitted that they were not allowed to inherit property. All respondents admitted to the fact that property/land ownership policies are in favor of men. On motivational factors behind starting business, the study found that all respondents were influenced by push factors to start business. Out of 366(100%), 216(51%) of the respondents said that social network has strongest benefit to the performance of women entrepreneurs while the remaining respondents said that social network has moderate benefit to the them. It was also found that out of 366(100%), 299(82%) belonged to social networks with only 33(10%) being actively involved in social network activities, it was also found that majority 154(42%) of 299(100%) respondents belonged to community social networks with only 26(7%) belonging to business social network. 67(18%) did not belong to any social network. 343(94%) of women entrepreneurs do not own property, all respondents admitted that lack of property affects the performance of women entrepreneur. Majority of women entrepreneurs strongly agreed with various ways in which domestic chores affect their performance, among them: divided time; divided attention; uncompensated work and fatigue, Majority of women entrepreneurs also strongly agreed with various ways in which reproduction affect their

performance, among them: divided time; divided attention; uncompensated work and fatigue

Conclusion

From this study it was observed that although there is the possibility of women entrepreneurs operating business enterprises in the same capacity and magnitude as men, traditional roles and practices such as domestic commitments, low levels of education, lack of property ownership, reproduction and lack of opportunity driven motive to start enterprises continues to influence the performance of women entrepreneurs negatively in terms of monthly income from sales, profit margin and types of business enterprise.

Recommendations

From the findings, the following recommendations were suggested.

1. The government and all stakeholders should establish women's university to enable girl child to get education. Also, civic education should be done on importance of girl education.
2. The government and policy makers should enforce gender equality in terms of property ownership in order to achieve the set millennium development goals. For this to be done, there is need to find ways of reconciling conflicts between customary law and women's human rights in order to enhance women's ability be productive in entrepreneurship world
3. Women entrepreneurs need be accepted and supported through social networking so that capacity building is made available in the areas of entrepreneurship. Women should also be supported financially

so that they engage in a more opportunity based enterprises

4. Married women entrepreneurs should be given support by their spouse in terms of actual engagement and involvement in running business

Recommendation for further research

- i. Research needs to be done on the influence of patriarchy on the performance of married women entrepreneurs in Nigeria.
- ii. A comparative study between men and women entrepreneur's performance in Nigeria should be carried out.

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