

GENDER DIFFERENTIALS IN FACTORS AFFECTING PERFORMANCE OF SMALL-SCALE ENTERPRISES IN LAGOS STATE –NIGERIA

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Abstract

There is a lack of empirical data segregation on factors affecting gender as the variable of interest. However, previous research had indicated several factors that affect business performances among small-scale enterprise owners. Using feminist theory and a descriptive survey research design, data were collected from fifty (50) small-scale enterprise owners that were purposively chosen across the study area. The findings show that the factors that were significant for female were significantly different from male. For female small scale enterprise owners, marital status (64%) Age of Children (68%), Role Model/ advisors (58%) were significant factors that affect their business performance. For male small-scale enterprise owners, Friends (70%), a lack of Government support (80%), inability to display innovativeness (78%) and Risk-Taking (84%) were significant for male. Lack of availability of capital and finances were significant for the two. Other factors that affect performance include friends, inadequate training and business location. Adequate knowledge of factors that affect gender enterprise performance will go a long way in alleviating these problems. Small-scale enterprises should be supported for poverty alleviation, especially among women and for the nation's economic development

Keywords: Gender, Small-Scale Enterprises, Performance, Lagos State, Nigeria

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Introduction.

The small-scale business sector is recognized as an integral component of economic development and a crucial element in the effort to lift countries out of poverty (Wolfenson, 2001). They have been the means through which accelerated economic growth and rapid industrialization can be achieved, especially in developing countries. In addition, Small-scale businesses have been identified as driving force for economic growth, job creation, and poverty reduction in developing countries. (Harris et al, 2006; Sauser, 2005). Fabayo (2009) succinctly stated in developing countries, small scale businesses are the feeder services to large-scale industries, a major employer and an essential contributor to community civic environments. Small-scale business success has social as well as economic consequences for communities and geographic regions (Miller, Besser and Malshe, 2007).

However, despite the huge contributions of small-scale businesses to development generally, scholars have revealed that entrepreneurs in this sector face many obstacles that limit their long-term survival and development. Scholars have indicated that starting a business is a risky venture and that the chances of small-business owners making it past the five-year mark are very slim (ILO, 2005). Some researches into small-business development have also shown that the rate of failure of small-scale businesses in developing countries is higher than in the developed world (Marlow, 2009). Factors affecting small business enterprise performance have been a good research area by scholars for many years. Previous researches indicate that several factors that influence performance include among many others are owners professional background, entrepreneurship capabilities and preferences, cultural and religious beliefs, as well as the technology and micro-environment (Buttner, 2001, Makhbul, 2011). All these variables have served as sources of hindrances to success of small-scale businesses in developing countries.

Despite these inherent problems associated with the growth of Small-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). In addition, given the growth of entrepreneurship among women, understanding the social and economic factors influencing their successful performance is of critical importance. Since we know little about female entrepreneurs in developing countries, and our ignorance of this important demographic issue is a serious blind spot in any effort to increase the total number of female entrepreneurs in participating in our economy.

It is generally accepted that male and female differences influence business performance (Brush, 1992), while these differences have been recognized, factors influencing the performance of gender have not been fully explained (Brush & Hirsch 2000). In addition, empirical data segregation on factors

influencing gender performances is rather scarce and difficult to obtain. This is because gender differences in factors affecting small business performance remained largely unaddressed by social scientists and developmentalist. The majority of studies either disregarded gender as a variable of interest or excluded female subjects from their design (Du Rietz, 2000).

Specifically, in Nigeria, Akabueze, (2002) explains that despite the support and incentive programmes to small scale business, it would seem reasonable to expect that small businesses would grow and flourish, but the rate of business failure continues to increase because of the obstacles affecting business performance. Such factors according to Akabueze (2002) include lack of financial resources, lack of management experience, poor location, laws and regulations, general economic conditions, as well as critical factors such as poor infrastructure, corruption, low demand for products and services, and poverty. Others include shortage of raw materials, handicap in obtaining finance, inadequate competent personnel, inability to control costs and problems of dumping of cheap foreign products and others. While Akabueze (2000) has spoken in general terms about factors affecting performance of small scale owners, there are no specific data on gender segregation on factors affecting performance of small scale enterprise owners in developing countries.

To fill this gap, this study aims to provide a holistic view through empirical study of the factors affecting performance in small-scale business in Lagos state, Nigeria is using gendered based analysis. The general objective of this study therefore is to examine and explain the factors influencing performance among small –scale enterprises in the informal economy. The specific objectives of this study are:

- (1) To present a descriptive profile of small – scale enterprise operators in Lagos state by gender.
- (2) To determine gender differentials in the factors motivating business small scale ownership in Lagos state.
- (3) To determine greatest obstacles and challenges for the operators of small businesses among gender in Lagos state with a view of coming up with recommendations to improve effective small business development.
- (4) To make recommendations on intervention measures that can help in improving the performance of small business enterprises in the informal sector.

Literature Review

Conceptualizing Gender, Small –Scale enterprises and Performance in Nigeria.

Gender is a socially constructed experience, not a biological imperative. Sociologists distinguish between the terms sex and gender to emphasize this point. Sex refers to one's biological identity as male or female, while gender refers to the social identities attributed to women and men. Gender is rooted in social institutions and results in patterns within society that structure relationship between women and men and that give them differing positions of advantage and disadvantage within the institutions (Anderson and Collins, 2001). In Nigeria, gender roles are prescribed expectations and obligations, responsibilities and behaviour of the masculine and feminine gender (Ezumah, 2003 cited by Onuoha, 2009). It is important to note that discourses on gender in Nigeria usually slide into an analysis of the disadvantaged position of Nigerian women as they struggle to realize their full potential in the society. The reason for the greater focus of women rather men are primarily because of the patriarchal nature of the Nigeria society. Oyekanmi (2004) defined patriarchy as a set of social relations with material base that enables men to dominate women. It should not be surprising therefore, that the gender question in this article would focus on women entrepreneurs given that they are the marginalized gender.

Small-scale Business: There is no single criterion for classifying business enterprises as small or medium scale globally. In a study carried out by the International labour Organization (2005), over 50 definitions were identified in 75 different countries. However, evidence from the literature shows that in defining small- scale business, reference is usually made to some quantifiable measures such as: number of people employed by the enterprises, investment outlay, the annual turnover (sales) and the asset value of the enterprise or a combination of these measures. At the moment in Nigeria, following the National Council for Industry (NCI, 2002) classification, small –scale business fall within the following categories of enterprises; Small --scale business, if the enterprise has a capital outlay of between N1.5million and N50million including working but excluding the cost of land and our workforce of between 11-100 employees.

Generally, these enterprises engage in the production of light consumer goods that are primarily related to food and beverages, clothing, electrical parts, automotive parts, manufacture, leather products, soap and detergents, wood works. Small scale business in Nigeria is divided into three sectors: 1, Production sector including agricultural processing, manufacturing, and mining 2, Service sector and 3, Trading sector including wholesales and retails (Fabayo, 2009) small-scale enterprises usually operate in informal and semi-formal

sectors (EUROPA, 2003). Ajiebefun and Daramola (2003) defined small-scale enterprises as commercial enterprises that have ten or fewer employees. This study will take on NCI and Ajiebefun and Daramola (2003) classification of an enterprise with a capital outlay of between N1.5 million and N50million including working capital but excluding the cost of land, and workforce from ten employees and above

The concept of performance

The performance of women entrepreneurs in their businesses has become an important area of recent policy and academic debate. Comparatively little rigorous and in-depth research, however, has been undertaken on the issues of gender and business performance, especially in Nigeria. Srinivasan, Woo and Cooper (1994) defined performance as the act of performing; of doing something successfully; using knowledge as distinguished from merely possessing it. However, performance seems to be conceptualised, operationalized and measured in different in different ways, making cross-cultural comparison difficult. Among the most frequently used operationalizations are survival, growth in employees, and profitability (Lerner, Brush, and Hisrich, 1997).

Cooper et al (1992) examined various factors that influence business performance and he categorized performance such as: as experience, education, occupation of parents, gender, race, age, and entrepreneurial goals. Also, Lerner and Hisrich (1997) conducted a study on Israeli women entrepreneurs and categorised the factors that affect their performance into five perspectives, that is, motivations and goals, social learning theory (entrepreneurial socialization), network affiliation (contacts and membership in organizations); human capital (level of education, skills) and environmental influences (location, sectoral participation, and socio political variables).

Thibault, Wilcock and Kanetkar (2002) suggest that factors influencing business performance could be attributed to personal factors such as demographic variable and business factors such as amount of financing, use of technology, age of business, operating location, business structure and number of full-time employees as important factors in examining the performance as small-scale business operators. The most comprehensive summary of factors influencing performance was noted in a literature review by Theo and Chong (2007) to include: individual characteristics, parental influence, business motivation and goals, business strategies, goals and motives, networking, entrepreneurial orientation and environmental factors. Performance differences between the gender have been ascribed to several factors (Lerner, Brush, & Hisrich, 1997) such as, close association with decision-making, business management, strategy formulation and the functional areas emphasized (Fielden et al., 2003; Mukhtar, 2002).

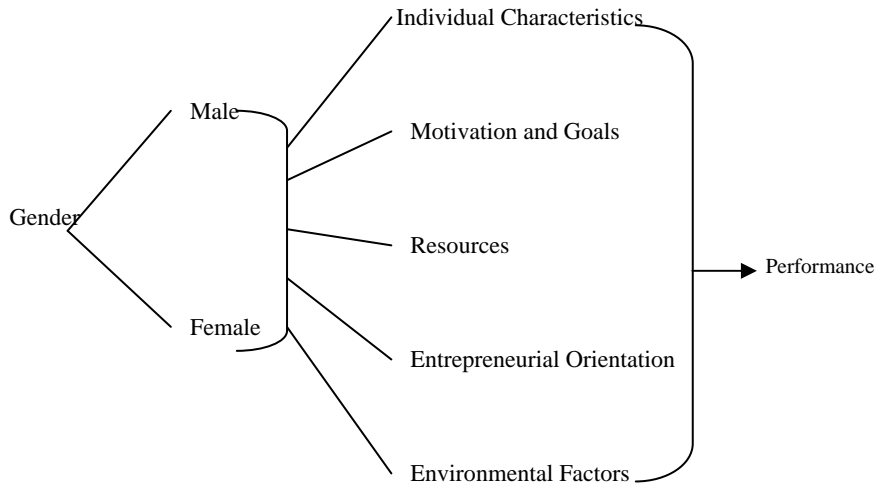
In sum, previous literature seems to suggest that there are five factors, a) individual characteristics; b) management practices, c) goals and motivations; d) networking; and finally e) entrepreneurial orientation, influencing the performance of entrepreneurs. Each of these factors, in turn, consists of supporting factors as depicted in Figure 1 below.

Feminist Theory

The argument of this paper rests on the fact that the factors that would affect business performance of women owned enterprises would be significantly different from male owned enterprises. This argument is anchored on liberal and social feminist theories. Liberal feminist theory is rooted in liberal political philosophy that encompasses basic beliefs in the equality of all beings, and in human beings as essentially rational, self-interest-seeking agents. The liberal feminist theory attributes gender-based differences to the variations in power, opportunity accorded men, and women in society, that is, the structural positions women and men occupy in society (Beasley, 1999). Thus, differences in the achievements of men and women are ascribed to the inability of women to realise their full potential because they are denied equal access to opportunities in the labour markets and to resources. This in turn has hindered women from acquiring the skills and capabilities necessary to compete on an equal basis with men. According to the liberal feminist theory, once equal access to resources is ensured, gender differences in performance seemingly disappear (Carter et al., 1997).

In contrast to the liberal feminist theory, the social feminist theory, which emanates from the social learning theory and psychoanalysis, holds that differences between men and women exist from their earliest moments in life and result in fundamentally different ways of viewing the world. These differences are seen in the way women and men construct and interpret reality and how these influence the formation of their values and intentions (Carter et al., 1997). Men and women are inherently different because of differences in their socialisation, training and experiences encountered prior to entry into particular work positions. Differences in nurturing result in different self-perceptions, motivations and belief structures. Consequently, women adopt different approaches to work that may, or may not be as equally effective as those adopted by men (Fischer et al., 1993). Drawing on these two feminist theories and research on the factors that influence performance of small enterprises, this paper proposes a conceptual framework to guide the examination of factors affecting gender differences in small business performance in Nigeria.

Figure 1 : Conceptual framework on factors affecting performance small –scale business owners.



Source: Author, 2012

Research Method

The purpose of this study is to examine factors that influence performance of both male and female owned small –scale business operators in Lagos state. The study was conducted in three-selected local government of Lagos state, Nigeria that were chosen through simple random technique. This study was limited only to urban centres because (a) many small –scale non-agricultural enterprises are actively concentrated in the city and (b) It is easily accessible for the researcher and the assistants’ researchers. Based on the criteria of small-scale enterprises, 50 small –scale businesses were randomly and purposively selected in these designated urban areas of Lagos state. Based on extant literature, a carefully constructed questionnaire was designed to elicit responses from small- scale business operators. Twenty- six variables were identified as factors affecting small-scale business performance. These variables and others more relevant to the Nigeria situation were carefully collated, and tested among small-scale business operators in the informal economy in Lagos state.

Small- scale businesses were purposively selected and questionnaires were dropped with the owners after explaining the purpose of the study and seeking their consent. Sometimes, we had to pay return visits before collecting back the questionnaires .At other times, research assistants had to wait and interpret the questions to the business owners. During the survey, it was ascertained that

selected enterprises represented diversity in an economic activity, size and type. All the fifty distributed questionnaires were retrieved back. Data were analysed with frequency and simple percentage with the help of Social sciences Statics software package (SPSS)

Data discussion and Critical Analysis

Socio- Demographic Characteristics of the Respondents

Table 1 shows individual characteristics of small- scale business operators. Majority of the respondents is male (54%) while female constitutes (46%). This data ascertain the presence of female small-scale business owners in Lagos State, Nigeria. Earlier, Fairlie and Robb, (2012) have observed that data with large samples of female-owned businesses are scarce, and handful of previous studies have used business-level data to study the outcomes of female-owned firms. The findings also reveal that majority of the respondents had tertiary educational qualifications (Male-24% and female 20%). The high literacy level among the small- scale business owners could be attributed to the free education policy that makes access to primary and secondary education possible and several tertiary institutions have offered some degree programmes on a part-time basis.

The characteristics of the respondents in the sample size shows that majority of the respondents were married (male-24% and female -18%). The presence of majority of married women and men in the sample support the report of Adegbite, Ilori, Irefin and others (2007) study, which established that married men and women worked harder in managing a business because of the social, financial and psychological support than single, divorced or widowed individuals. This becomes pertinent because of family responsibilities and commitments (Adegbite et al 2007). Majority of the respondents are in the age group of 46yrs and above, this result is not much different from the findings of OSSREA, (2005) which reported that women entrepreneurs established their business around the age of thirty-five years, while the study shows that among the male respondents (20%) and Female (26%) started their businesses between 1-3 yrs ago.

In sourcing for start-up capital, which has been attributed as variable for entrepreneurial success, the finding shows that only few male respondents (4%) had access to financial institutions loans while none of the female respondents had been able to access financial institutions loans. Majority of female respondents had to rely on individual money (16%) and Cooperative loans (20%) as a source of capital for funding of their businesses. This result support research carried out by Olutayo (2005) which shows that women respondents in his study did not receive financial support from society or any financial institutions. The result also supports a research published by the National

Foundation for Women Business Owners (NFWBO, 1994), which showed that 22% of women entrepreneurs in their study reported that maintaining the growth and competitiveness of their firms without easy access to external finance was a significant challenge. This suggests that access to finance represent one of the challenges to entrepreneurial success.

In this study, majority of women respondents were found in Saloon/ Boutique Business (18%), Educational Business (12%) and Catering Business (12%). World Bank (1995) had shown earlier in its report that social conditions in some parts of Nigeria inhibit women not only from starting their own businesses but also on the type of business they can venture into. Traditionally in Nigeria, women are rarely found in occupations such as core engineering, mining and quarrying, oil rigging and so on. For instance in the study, women were not found in metal fabricating businesses. The result suggests those barriers such as socio-cultural norm as well as the physical nature of some technical jobs prevent women in Nigeria from engaging in some technological ventures. Women businesses found in this study still represent an off- shoot of traditional domestic chores.

Motivation of Respondents in starting a Small- Scale Business

An Increasing number of scholars (Roberson, 2001, Cinnanon, 2002) believe that motivation and goals of the entrepreneurs affect business performance. According to Brush (1990), individual motivations and goals such as profitability, revenues and sales growth have been found to be related to performance in women owned businesses, albeit their tendency to perform less well than their male counterparts (Fisher et al., 1993). In this study, the findings reveal that women respondents are motivated by a more complex set of objectives for starting a business than male counterparts.

Results show that majority of men respondents were motivated to start business because they are business achievement oriented (29.5%), while about 18.5% of men respondents started their businesses because of economic status and survival. Motivations of women are quite different from men. Women who choose to start small-scale business are motivated primarily because of their contributions to household survival. Household survival also comes as an important motivating factor for women respondents .

Cinnannon (2002) had earlier reported in his study that factors related to the desire to achieve flexibility between work and family are valued differently by gender. The result shows that women small-scale business owners valued this more than men did because women are the care- taker of household economy. This result support earlier study that shows that men who are business achievement oriented are more likely to achieve growth than others who are not.

Granger et al. (1995) emphasize that women become entrepreneurs due to economic difficulties and they note that flexible employment policies and a reduction in the number of workers push women to establish their own small enterprises. In contrast, the desire for independence and self-realization, to be one's own boss, and the desire to establish a balance between business and family responsibilities are included among the factors 'pulling' the women from traditional business affairs.

Factors influencing performance of small-scale business owners

Chi-square differences were computed among female and male respondents. Information in table 3 reveals that factors significant for female include marital status (64%), Age of Children (68%), Role- Model/ Advisors (58%), Business location (60%) that affect their business development. Age of children that affect women's small-scale enterprise development could be attributed to the roles of women generally in society. Women carried the triple burden of home care, socialization of children and social roles in the community (Momsen, 1999). Time invested in taking care of children will in no doubt affect the time allocated for seeing to the affairs of their enterprises.

Another problem that is of importance to women small-scale enterprise owners is the lack of role models/ advisors. Family members, especially parents play a key role in establishing the desirability and credibility of entrepreneurial action for individuals. Scherer et al. (1989) found that the presence of a parent entrepreneurial role model was associated with an individual's business performance. Individuals with a parent entrepreneurial role model were perceived to be high performers and were significantly different from individuals without entrepreneurial role models, who were perceived to be low performers. Women value their ability to develop relationships. In line with this view is Hisrich and Brush (1987) suggestion that support systems, mentors, and advisors, business associates and friends; participation in trade associations and women's groups are the significant networks which are positively associated with business performance.

In addition, Fraser (1995) and Wheeler (1995) stated that the use of informal mentoring supportive relationships is one of the best ways of establishing a business and these relationships helped the new entrepreneur bypass the obstacles that impede growth, success, and personal fulfilment. However, women are often excluded from social networks or informal networks of information such as male-only clubs, old boys' networks, and business lunches compared to men due to lack of time (Belcourt et al, 1991).

Among male small-scale owners, friends (70%), lack of Government support (80%), Inability to innovative (72%) and take risk (84%) and business premises (66%) are considered significant factors that affect male small-scale enterprise owners. Innovativeness and risk taking has been considered as the hallmark for entrepreneurial development. A successful entrepreneur is one who can innovate (Schumpeter, 1951) and a risk taker (Drucker, 1986). Studies have shown that innovativeness contributes to the successful running of women enterprises in Ghana (Chea, 2009).

Challenges of small – scale enterprise owners

One of the most important challenges faced by women small-scale enterprise owners is inadequate access to financial resources. Continuous ability to access resources has been recognised as a key to entrepreneurial resources. This is in line with the liberal feminist theory that stated that women are denied access to financial resources. Other challenges are inability to control costs. This inability to control costs could be attributed to rising costs of materials as result inflation in the country. It behoves the federal government to control inflation in order to ensure that local small-scale business owners survive. Other problems include inadequate competent staff (76%) and problems of policies, incentives and operations (64%). However , for men small scale business operators, poor locations (96%) and low demands for products constitute major challenges that constitute constraints towards the growth of their businesses .

Conclusion and Implication of the study

This paper investigates factors influencing small –scale business performance in informal economy using gendered basis analysis. It is pertinent to point out that the perception of Entrepreneur is someone who has a stereotypically masculine image—assertive, achievement-oriented, risk-taking (Baron, 1999). And women’s low representation among company founders reflects that stereotype (Hisrich, 2003). This study, however, shows the limits of that stereotype, for the study found a large number of women owners of small-scale enterprises in diverse sectors.

The differences evident in this data call attention to factors that could help inform a determined effort to promote entrepreneurship among women, even in metal/ technical industries where they are particularly underrepresented. The study point out that mentoring is clearly very important to women, as well as encouragement and financial support of their small-scale business. An effort focused on those proven success factors for women entrepreneurs could enhance efforts to recruit more of them, and help make those who take the plunge more successful. In Nigeria, women entrepreneurs faced a shortage of peer support networks compared with men small-scale owners. In line with the

social learning theory, the parents must be encouraged to motivate their children, particularly daughters to venture into entrepreneurship.

In the past decades, many of these parents are employees and therefore, they would expect their child to become one too. However, with the declining in economic growth and greater awareness of entrepreneurship, many new ventures have surfaced. Many universities have started to offer degree programme in entrepreneurship and/or make the subject of entrepreneurship mandatory. If it is true that entrepreneurial parents influence their daughters to become entrepreneurs, then these efforts by the government and universities will not fetch maximum results if the majority of parents are not entrepreneurs. The idea of white-collar jobs that many graduates crave for in Nigeria should be discouraged. Graduates should be encouraged to venture into entrepreneurship.

Women nowadays certainly do not need to lose their femininity to achieve success in a man's world in social network perspective. They should stay competence and objective and improve themselves to prove their capabilities in this business world. In addition, the Nigerian women entrepreneurs need to have an acute understanding of the entrepreneurial orientation in order for them to succeed in their ventures. These orientations, including confidence, courage, strong will power, risk taking, creativity, and innovativeness, and so on can be embedded within the women entrepreneurs through short courses, training programmes, mentoring or even long-term courses leading to the award of a diploma or degree. This is where the government agencies and associations play an important role in nurturing these skills within the women entrepreneurs.

In conclusion, this study has contributed to both theoretical and practical aspects of factors affecting the performance of women entrepreneurs. If we can achieve a better understanding of the important factors influencing the performance of women entrepreneurs, this will have implications for Nigerian women entrepreneurs and investors to broaden their business successfully in this globalised environment. If certain factors increase the odds for success, then entrepreneurs can appraise their own prospects with this in mind.

Recommendations for Policy Implications

A, from the research perspective: Future studies are necessary to investigate the variables depicted in the theoretical framework. We can therefore make a safe conclusion that our present knowledge of factors affecting performance gender separately in developing countries is still insufficient especially in Nigeria. More cross-country research is needed to develop a database on factors that influence small- scale business in Nigeria along gender analysis. Canada working document (1996) defined gender analysis as the systematic assessment of policy and practice on women and men respectively and on the social and

economic relationships between the two. The application of a gender perspective to the development issue requires an analysis of the gender division of labour, the identification of the needs and priorities of women and men, the identification of existing opportunities and constraints to the achievement of development objectives, and the choice of an intervention strategy to address these

From a policy perspective: in the long run, effective policies and programmes to support the development of small-scale enterprises depend critically on adequate knowledge of characteristics and constraints of male and female small-scale business operators.

From the practical point of view, it will also serve not only to provide a self-check to current women entrepreneurs, but also to increase women's involvement in entrepreneurship through a better understanding of the determinants of business performance of women entrepreneurs in general and in the Nigerian context in particular. Such an understanding of the pre-requisites for Nigeria women entrepreneurs to succeed in their businesses is of critical importance especially in today's competitive environment. Entrepreneurial orientation such as innovativeness, and risk taking are the factors found to determine the success of a woman entrepreneur in her business. Innovativeness enables women entrepreneurs to venture into new things, that is, technology, products and market whereas risk taking is required if women are to venture into relative large-scale businesses. Woman entrepreneur needs to have confidence, courage, and strong will power to succeed in business, be efficient and able to produce goods and services of high quality, steady supply and at competitive prices. This may apply to the Nigeria small-scale owners' women entrepreneurs to become more creative in producing and promoting their products and services and as well as willing to take risks with confidence they had to compete with others

Table 1: Demographic and socioeconomic characteristics of respondents

N=50, Male=27 (54%), Female=23 (46%)		Sex	
		Male	Female
Educational qualification of the respondents	No formal Education	7 (14%)	3 (6%)
	Informal Education	5 (10%)	6 (12%)
	Primary Education	3 (6%)	4 (8%)
	Tertiary Education	12 (24%)	10 (20%)
	Total	27	23
Marital status	Single	5 (10%)	3 (6%)
	Married	12 (24%)	9 (18%)

	Divorced	5 (10%)	2 (4%)
	Separated	3 (6%)	3 (6%)
	Widowed	2 (4%)	6 (12%)
	Total	27	23
Previous Entrepreneurial Experience	Satisfactory	8 (16%)	4 (8%)
	Not Satisfactory	10 (20%)	8 (16%)
	Average	4 (8%)	6 (12%)
	None	5 (10%)	5 (12%)
	Total	27	23
Age of Respondents	20-25 years	2 (4%)	1(2%)
	26-35 years	5 (10%)	4 (8%)
	36-45 years	8 (16%)	7 (14%)
	46 years and above	12 (24%)	11 (22%)
	Total	27	23
Period in business	1-3 years	10 (20%)	13 (26%)
	4-6 years	8 (16%)	6(12%)
	7-9years	7 (14%)	3 (6%)
	10 years and above	2 (4%)	1 (2%)
Business ownership	Individual	8 (16%)	7
	Family	9 (18%)	4
	Partnership	6 (12%)	1 (2%)
	Company ownership	4 (8%)	1 (2%)
Sources of funding	Individual	12 (24%)	8 (16%)
	Relatives	4 (8%)	2 (4%)
	Friends	2 (4%)	2 (4%)
	Formal institutions	2 (4%)	-
	Cooperatives	6 (12%)	10 (20%)
	Others	1 (2%)	1 (2%)
Types of small scale enterprises	Metal fabricating	5 (10%)	-
	Saloon/Boutique	2 (4%)	9 (18%)
	Catering/Restaurants	2 (4%)	6 (12%)
	Educational	8 (16%)	6 (12%)
	Services	10 (20%)	2 (4%)

Sources : fieldwork, 2012

Table 2: Motivation of small scale business owners

Motivation	Male %	Female %
Economic factors	3 (13)	4 (17.4)
Business achievement motivated	6 (26.1)	- (0)
Household survival	2 (8.7)	6 (26.1)
Ability to combine family and work	4 (17.4)	3 (13)
Ability to capitalize on earlier experience	1 (4.3)	4 (17.4)
Self-satisfaction	3 (13)	4 (17.4)
Search for independence	2 (8.7)	3 (13)
	27 (100)	23 (100)

Source: Fieldwork, 2012

Table 3 : Factors affecting performance of small scale business owners

s/n	Variables	Male(%)	Female (%)	Spearman correlation	Status
1	Friends	35 (70)	15(30)	P<0.05	Sig. for male
2	Family pressure on financial matters	25(50)	25 (50)	p> 0.05	No sig. diff.
3	Customers	18(36)	32 (64)	P< 0.05	Sig. for female
4	Business Development	12(24)	32 (64)	P<0.05	Sig. for female
5	Government Support	40(80)	10 (20)	P<.0.05	Sig. for male
6	Adequate Training	23(46)	27 (54)	P<0.05	Sig. for Female
7	Support System	20(40)	30 (60)	P<0.05	Sig. for female
8	Educational Background	40(80)	10(20)	P<0.05	Sig. for male
9	Role Model/Advisors	22(42)	30(58)	P<0.05	Sig. for female
10	Participation in Trade Association	16(32)	34(68)	P< 0.05	Sig. for female
11	Innovativeness	36(72)	14(28)	P<0.05	Sig. for male
12	Parental occupation	26(52)	24(48)	P<0.05	Sig. for male
13	Risk taking	42(84)	8(16)	P<0.05	Sig. for male

14	Lack of Available Capital/ Financing	25(50)	25(50)	p>0.05	No Sig. diff
15	Marital status	18(36)	32(64)	p>0.05	Sig. for female
16	Age of Children	16(32)	34(68)	p>0.05	Sig. for female
17	Business premises/location	33(66)	17(34)	p>0.05	Sig. for male
18	Re-training opportunities	30(60)	20(40)	p>0.05	Sig. for male
19	Lack of Prior experience	45(85)	15(15)	p>0.05	Sig. for male
20	Amount of Time and Efforts required	25(50)	25(50)	P<0.05	No sig. diff.

Source : field work, 2012

Table 4 Challenges of Small Scale Business owners

Problems	Male %	Female %	Chi-square Significant Difference
Lack of financial resources	15 (30)	35 (70)	Sig. for female
Lack of management experience	40 (80)	10 (20)	Sig. for male
Poor locations	48 (96)	2 (4)	Sig. for male
Low regulations	25 (50)	25 (50)	No significant difference
Poor infrastructure	3 (6)	47 (94)	Sig. for female
Corruption	46 (92)	4 (8)	Sig. for female
Low demand for product and services	42 (84)	8 (16)	Sig. for male
Poverty	30 (60)	20 (40)	Sig. for male
Short of raw materials	36 (72)	14 (28)	Sig. for male
Inadequate competent personnel	12 (24)	38 (76)	Sig. for female
Inability to control costs	19 (38)	31 (62)	Sig. for female
Problems of policies, incentives and operating environment	18 (36)	32 (64)	Sig. for female
Problems of dumping of cheap foreign products	24 (48)	26 (52)	Sig. for female

Source: Fieldwork, 2012 Multiple responses

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Innovative Issues and Approaches in Social Sciences

IIASS is a double blind peer review academic journal published 3 times yearly (January, May, September) covering different social sciences: political science, sociology, economy, public administration, law, management, communication science, psychology and education.

IIASS has started as a Sldip – Slovenian Association for Innovative Political Science journal and is now being published by CEOs d.o.o. (Slovenia) in association with the Institute for Social Change Research at the School of Advanced Social Studies (SASS) and the Faculty for Media (FAM) Slovenia.

Editor in chief: Albin Panič

Typeset

This journal was typeset in 11 pt. Arial, Italic, Bold, and Bold Italic; the headlines were typeset in 14 pt. Arial, Bold

Abstracting and Indexing services

COBISS, International Political Science Abstracts, CSA Worldwide Political Science Abstracts, CSA Sociological Abstracts, PAIS International, DOAJ.

Publication Data:

CEOs d.o.o.

Innovative issues and approaches in social sciences, 2013,
vol. 6, no. 2

ISSN 1855-0541

Additional information: www.iiass.com

Innovative Issues and Approaches in Social Sciences (IIASS)

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