



Economic Performance and Women Entrepreneurs in Nigeria

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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 economic development. This study seeks to examine factors influencing the performance of women entrepreneurs in Lagos state. The target population for this research included all the 12,300 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 the 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.

ARTICLE INFO

Article history:

Received 10 Jul 2022

Received in revised form
10 Aug 2022

Accepted 12 Sep 2022

Keywords: ownership, performance, entrepreneur, and entrepreneurship

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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 rise 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.

Others include: shortage of raw materials, handicap in obtaining finance, inadequate, incompetent and ill-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

2.2 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 account 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 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) mentioned 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 (Ministry of Education 2007).

At the university level, women remain underrepresented, forming about 40 percent of the total student population in 2007. 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 in many parts of Nigeria. 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.

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 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 or 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 1999 Constitution, but the nature and scope of these rights has not yet been defined in formal law.

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 1999 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 reasons; and these motivations vary by gender. Kirkwood (2009) and Charles and Gherman (2013) established 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).

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).

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 because “women continue to take full responsibility for the reconciliation of paid work and household labor”. Work-family conflict results from inter role 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)

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

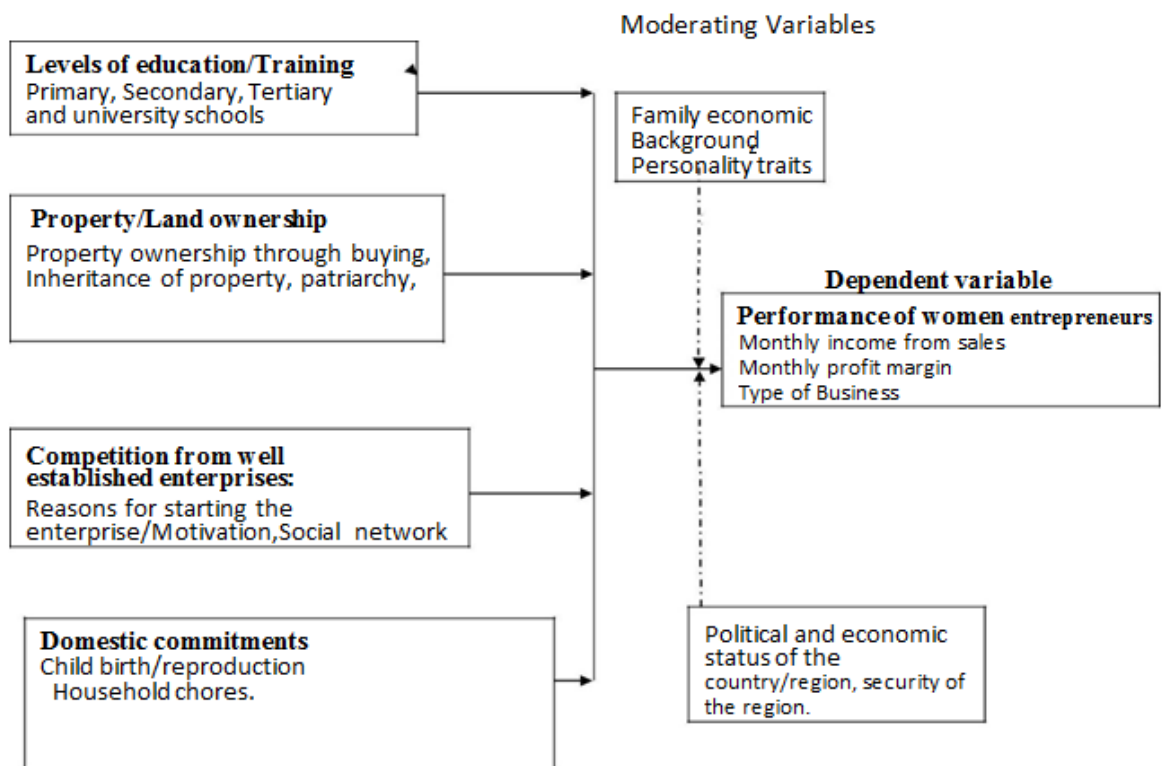
and workers and reproduces the next generation of bosses and workers (and their future wives). Furthermore, if a bourgeois husband falls on hard times, his wife can do genteel work in the home, such as dressmaking, to earn extra money, or take a temporary or part-time job, usually white-collar. And when 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



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 technique was applied to find the correct representation of women entrepreneurs from each location; each location formed a stratum that is 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 were 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

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

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 and three research assistants who also assisted in collecting the completed questionnaires.

Data Analysis and Presentation

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. Tables were used in the presentation of results for visual display.

Operational definition of variables

There were two variables 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 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.

4.2 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
Delivered	370	100
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.

4.3 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.

4.3.1 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 Age 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

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.

4.3.2 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%).

4.3.3 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.

4.3.5 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.

4.3.6 Business registered

The study sought to know the 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.

4.3.7 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.

4.4 LEVELS OF EDUCATION AND PERFORMANCE OF WOMEN ENTREPRENEURS

4.4.1 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

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 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.

4.4.2 Academic Qualifications

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 masters 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.

4.4.3 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 result signifies that majority of women entrepreneurs admitted that their academic qualification affected their entrepreneurship wish.

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.

4.5 PROPERTY OWNERSHIP AND PERFORMANCE OF WOMEN ENTREPRENEURS

4.5.1 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.

4.5.2 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.

4.5.3 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.

4.5.4: Extent 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: Extent in which lack of property ownership affect women entrepreneur's performance

Extent 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.

4.5.6 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 Disagree	Strongly moderately Agree	Disagree Agree	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%)	53(15%)
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.

4.5.8 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 Culture favor	Yes	No	Total%
Mostly Men	366(100%)	0	366(100%)
Mostly Women	0	366(100%)	366(100%)
Both	0(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, (1999) 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.

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.

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