

**ENTREPRENEURIAL DEVELOPMENT AMONG YORUBA WOMEN
TEXTILE TRADERS AT BALOGUN MARKET- LAGOS STATE,
NIGERIA**

By

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**PH.D THESIS SUBMITTED TO THE DEPARTMENT OF SOCIOLOGY,
FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF IBADAN,
IBADAN, NIGERIA**

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AUGUST, 2014

CERTIFICATION

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DEDICATION

I dedicate this work first, to Almighty God who helped me with the completion of this project. To HIM be all Glory, Honour, and Adoration. With God, all things are possible to those that believe totally in HIM .I would forever be grateful to Almighty God and this work will be a testimony to your faithfulness as I proclaim the good news of our Lord Jesus Christ anywhere in the World.

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ACKNOWLEDGEMENT

First, I acknowledged an unquantifiable support given to me by my late mummy (Popularly called Auntie mi) Late **Alhaja Fausat Dagba**. The early training and support given to me by my late mother formed the root of this work. The stone that the builders in my fathers' house rejected form the capstone. Your sweet memory will ever remain green in my mind. I will forever be very grateful Almighty God for given me sweet mother like you who was a mother indeed to me. Though, I would have loved that you witness this important occasion in my life, but God knows best why you were taken away early. All Glory be unto Almighty God.

My Special thanks and appreciations go to my Supervisor- Professor **Olarenwaju, Akinpelu Olutayo**. In 2002, when I first enrolled as your PhD student, you were always taking me to the university library to scout for books in different sections. We were always there from morning until evening reading various journals and text –books. Then I had to leave the University of Ibadan to England. When I came back in the 2007/2008 session, I did not hesitate to choose you again as my supervisor when I was asked to pick a supervisor by the post- graduate coordinator. The idea of this topic emanated from you jokingly. Since then, you have offered me support, intellectual brainstorming on the direction the work would take. You indeed helped me towards the successful completion of this work. I express my sincere appreciation to you sir. I prayed that the mercy and favour of God would never leave you, your children, and your entire household. Amen.

My special thanks also go to the following people in the Department: Professor Samuel Dele Jegede- the Head of the Department for his encouragement. Dr Muyiwa Omobowale, whom I always troubled with questions on this research work. Dr Okafor, for going through the initial draft of the research proposal. I also acknowledged the moral support offered by the following individuals Dr Olufemi Omololu, Rasheed Okunola, Professor Yinka Aderinto and my friend and colleague Dr Olayinka Akanle. I thank you all.

At the University of Ibadan, I expressed my sincere appreciation to Late Professor Kunle Lawal- An internationally recognized historian from Lagos state. He laid the foundation for the collection of data for this work by providing in depth information on the traditional status of women in Lagos State. What a pity, you were no longer with us to read this testimony.

Of equal significance is the support I received from scholars at Lagos State University. My thanks go to Professor Ibikunle Tijani- who was a visiting professor in the Faculty of Social Sciences where he offered training on a weekly basis for Ph.D students in the faculty. I learnt so much from you, sir. I am equally grateful to you for introducing me to your Aunty in the person of Alhaja Tijani- who provided an immeasurable support as a contact person during data collection and willingly offered information on any question we asked her. Thank you all.

I am grateful to Dr Wahab Elias- Acting Head of Department of Sociology for the support given to me anytime I travelled to Ibadan for the seminar and Dr Olanrewaju Ajiboye, who read and edited the draft of this work. My special thanks to Professor Ayo Omotayo – The Dean of Faculty of Social Sciences, and Professor Olabisi Ojo, you always knock my office door on a weekly basis to ask about the progress of the work. Professor Femi Adeyeye- I thank you for moral support and word of encouragement, you can never imagine what those words meant to me then. My thanks go to my special friend and colleague’’ Papa Andy’’ Thank you for all the support offered.

At Home front, I am grateful to my brother whom I regarded as my first born – Rasheed Akinpelu, we have always been together through thick and thin. Thank you for encouragement morally and financially. To my children Tomi and Enitan. Tommy the big man, the introvert one who is always ready to obey and Enny baby the outspoken one who always called me ‘‘Madam Ph.D’’. I love you all and I thank God for helping me to take care of you without any problem throughout the duration of this work. My thanks to my sisters and brothers- Joko Lawrence, Kayode Lawrence, Bioye Lawrence and Bukola Lawrence.

Lastly, many thanks to all my previous institutions; University of Ibadan, University of Maiduguri and Lagos State University for providing me with such formidable platforms to be fit for conducting investigations at this highest academic level. Special thanks to the University of Ibadan for the opportunity of this doctoral research. To my employer, Lagos State University, I express my profound gratitude for all support offered to me.

ABSTRACT

In spite of prevailing challenges, many Yoruba women entrepreneurs have become successful in the informal textile trading. Few empirical studies on Yoruba women textile traders who have attained this success had been carried out. This study, therefore, examined how Yoruba women at Balogun market known to be the largest market textile trading in south west Nigeria with a large proportion of female gender, and an international market that serves ECOWAS countries with high volume of trading activities developed as entrepreneurs in textile trading.

The study was of descriptive research design guided by social action theory. Forty in-depth interviews (IDIs) and Eight Focus Group Discussions (FGDs) were purposively conducted with women operating lock-up shops. Eighteen key Informants Interviews (KIIs) (male traders-5, historians-2, women trading from stalls-6 and retired women textile traders-5) were interviewed and eight case studies were done with wholesale textile traders. Archival materials were used to complement the primary data. Data were collected on the women's historical experiences involving the process of entrepreneurial development to understand when and how they started textile trading; motivating factors asking why textile trading; access to entrepreneurial resources; organization of the textile trade and challenges faced by women textile traders. The data were subjected to Content analysis and ethnographic summaries.

Involvement of Yoruba women in the textile trades at Balogun market dated back to pre-independence period. Socialization into textile trade was diverse, such as, early child development training through ascribed status, apprenticeship training for a specified period through achieved status under the guidance of mentorship usually known as "Madam". The head of association prescribes modes of entry and exit for admission into the trade. Extensive social networking was enhanced by benefactors and friends. The prestige attached to textile trading largely motivated women into the trade. Start-up capital came from personal savings, gratuities from previous employment, loans from spouses and inheritance. Access to credit was through an informal credit system such as *esusu* and 'gifts' from manufacturers, bank credit facilities without collaterals and plough back profits. Marketing and promotion strategies such as monetary gifts and informal social relations with customers; pooling of resources to lower overhead cost; record keeping and auditing to enhance their trade were major strategies used to boost trade. Exclusive trading rights in special materials, continuous innovation and imitation of textile materials by women textile traders enhance wealth accumulation and facilitated entrepreneurial development. Challenges faced by women included exorbitant shop prices and warehouses lacking necessary facilities, banning some of the textile materials by the government and the vagaries of the informal economy.

Entrepreneurial development process among Yoruba women textile traders was enhanced by ascribed and achieved statuses, continuous ability to access entrepreneurial resources, ability to innovate and imitate textile materials, resources pooling and risk sharing through appropriate social networking that lower head costs.

Key words: Entrepreneurial development, Yoruba women, Textile trader, Balogun Market
Word Count: 456

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Entrepreneurship is a process of identifying and developing economic and social opportunities through the efforts of individuals which can result in starting and building new businesses, either as independent enterprises or with an incumbent organization (Chell, 2007). The whole idea of entrepreneurship is about self employment, which in turn will generate employment opportunities for others (Duru, 2011). The importance of entrepreneurial activity for economic growth is now well established (Fapounda, 2012). Entrepreneurship, as an engine of innovation and job creation is a mechanism for changing the distribution of societal wealth and individual and group well being (Thornton, 1999). Entrepreneurial Development is important to society for economic growth, employment generation, home – based business and decent work (International Labour Organization (ILO), 2005). Entrepreneurial activities have been found to be capable of making positive impacts on the economy of a nation and on the quality of life of people (Adejumo, 2001).

Women entrepreneurship, in particular, is one of the most important inputs in the economic development of a country (Chants, 2007). Women entrepreneurs have been identified by the Organization for Economic Cooperation and Development (OECD 1997) as a major force for innovation, job creation and economic growth. Women entrepreneurs make an important contribution to the development of the world economy, particularly in developing countries (Allen, Amand, Langowitz and Dean, 2007). They are also the rising stars of the economies in developing countries to bring prosperity and welfare to women folk (Vossenber, 2013). The role of women entrepreneurs in economic growth and social change continues to dominate recent policy debates development (Staub and Amine, 2006). The growth of the proportion of women entrepreneurs in formal and informal economy in developing countries has drawn the attention of both the academic and the development sector.

Donors like international public institutions, national and local governments, NGOs, private companies, charities, knowledge institutes and business associations have initiated programmes or policies to promote and develop women's entrepreneurship (OECD, 2009).

Entrepreneurship development is a broad concept that is embedded in formal and informal economy of any nation. The informal economy refers to those enterprises and activities that

may not comply with standard business practices, taxation regulations, and/or business reporting requirements, but are otherwise not engaged in overtly criminal activities (Portes, 1994; Hart, 2006). The main attraction of the informal economy is financial because this type of activities allows employers, paid employees and self employed to increase their take-home earnings or reduce costs by evading taxation and social contributions (World Bank, 2007).

Informal economy, according to ILO (1995) is made up of very small-scale units producing and distributing goods and services owned and operated by largely independent, self-employed producers, employing family labour or a few hired workers and apprentices. Likewise, the informal economy is diverse and found in great numbers in all sectors of the economy, such as; manufacturing, construction, processing, repairs, personal services, agricultural services, trading, and technical services (Abumere, 1995 and Arimah (2001).

Importantly, the size of informal economy has been growing rapidly in almost every corner of the globe, including industrialized countries (ILO, 2002). Cour (2002), for instance, noted that in sub-Saharan Africa, the informal economy accounted for almost eighty percent of non-agricultural employment, over sixty percent of urban employment and over ninety percent of new jobs over the past decade. The growth is as a result of unemployment in recent years, particularly in developing countries as most people have been going into the economy because they could not find jobs or unable to start a business in the formal economy. Within the growth of the informal economic labour force, women constitute about sixty percent of informal economic actors (ILO, 2002; UNESCO, 2003). Olutayo (2005) opines that situation occurs because entrepreneurship development in developing countries has always been dominated by informal trade rather than by formal trade in spite of the attempts to graft formal trade into third world economies.

The notion of informal economy in developing countries, captures certain peculiarities, such as, informality of business organization, use of rudimentary technology, lack of separation of consumption and production, ease of entry and exit, reliance on family labour and apprentices, and small requirements for capital (Aderemi, Ilori, Siyanbola, Adegbite, and Aberijo, 2008). UNESCO (2003) report further shows that the informal economy is plagued with low productivity because of informal actors' inability to access strategic resources for entrepreneurship development. ILO (2013) reports that the prevalence of informal employment in many parts of the world, and a pervasive trend towards higher levels of precarious and informal employment, which has worsened as a result of the global crisis, not

only affects the current living standards of the population, but is also, as shown by a range of evidence, a severe constraint that prevents households and economic units trapped in the informal economy from increasing productivity and finding a route out of poverty

The Economist (2009) reports that the informal economic actors' working capital is considered as "dead capital" to the effect that the working capital could not work for them, or add value to their trading activities or social statuses. The informal entrepreneur may own a house, but the house cannot be used as collateral to secure loans from banks to improve his/her work because the house itself is informal. The house is built on customary land that provides no formal title or title deed that can be used as collateral (Lagos Megacity Report, 2004). Tijani (2011) also maintained that a lack of "labour union education" is also a major feature in the informal economy.

The absence of a policy-enabling environment contributes or accentuates the formidable problems that the informal economy is confronted with such as difficulties in obtaining raw materials, difficulties in gaining access to credit and finance. In more informal arrangements, employment standards of age, wage, and hours are typically disregarded (ILO, 2002). The physical structure in which employees work may be environmentally harmful and equipment may be out-dated and unsafe (Losby, John, kingslow, Edgecombe and Malm, 2002). Generally, the informal economy is seen as an inferior alternative to formal economy employment in terms of earnings, security, and protection from exploitation regarding labour standards (ILO, 2002). The informal workers are particularly vulnerable to various risks and contingencies (ILO, 2013) and informal workers therefore face the full consequences of the businesses failures (World Bank, 2007).

The other side of informal economy is the formal economy. The formal economy consists of the businesses, enterprises and economic activities that are monitored, protected and taxed by the government (Portes, 1999). Textile industries are formalized industries and are important to national economic development. It is also a major issue in trade relations with a number of countries and regions. Moreover, international trade in textile and clothing business has played an important role in the development process of many countries and has facilitated their integration into the world economy (Gelb, 2007). In developing countries, for instance, the sector has come to occupy an important place in terms of its contribution to national output, employment, and exports. According to the World Trade Organization (WTO) (2006)

reports, developing countries as a group account for more than half of the world exports of textile and clothing material.

A special aspect of textile business is the contributions of textile industries to nations' economic development. Specifically, in Nigeria, the Nigerian Textile Industry represents a strategic non-oil industry. The industry is unique in the sense that it uses a high percentage of locally produced raw materials unlike other sectors in Nigeria. Despite the importance of textile industries to economic growth, the textile industries in Nigeria have been shrinking rapidly since year 2004 for some reasons peculiar to the industries (Business Day, 2006). This makes the supply side of the textile industries problematic to entrepreneurs trading with the sector. Now, in spite of the vagaries of the informal economy, which makes entrepreneurship developmental difficulties, and problems associated with closure of active textile industries in Nigeria, which would have had an effect on production and supply of textile materials, Yoruba women textile traders at the Balogun market in Lagos state are still active in textile trading. Yet, qualitative empirical data on entrepreneurship development among Yoruba women textile traders in informal economy has been neglected in social sciences and in policy making. For instance, entrepreneurship development of Yoruba women textile traders in informal economy seems to be invisible, along with their contributions and needs.

While it is recognized that women entrepreneurship development is a central aspect of economic development and public policy concern in most countries, scholarly research about women's entrepreneurial development in the informal economy is comparatively scarce. Hisrich, Micheal and Shepherd (2005) stated that the issues that had been explored in academic studies on women entrepreneurs include demographic and economic background, the factors that facilitated or inhibited their decisions to become entrepreneurs and their experiences in entrepreneurship. Scholarly attention on entrepreneurial development has been extensively studied among men (See Akeredolu –Ale, 1975; Hopkins, 1987; Forrest, 1995; Olutayo, 1999). This is because men are perceived to be entrepreneurs and not women (Ahl, 2006). It is important now that the focus should be shifted to the study of women entrepreneurs, especially understanding the factors that have contributed to entrepreneurial development. The focus of this study therefore is to investigate entrepreneurial development among Yoruba women textile traders in Balogun market, Lagos Island, Lagos State, Nigeria.

1.2 Statement of the Problem

Women entrepreneurship development has been recognised as a way out of poverty for women, especially in developing countries (Nilufer, 2001; Okojie, 2002; ILO, 2007; Ogundele, 2008). A number of studies have suggested a positive relationship between women's participation in entrepreneurship and economic development (Simpson, 1993; Buttner, 1997; Hurley, 1999; Kutanis and Bayraklaroglu, 2003; Hisrich and Adams, 2005). Aina (2003) have recognized the increasing influx of women into the field of entrepreneurship in developing countries especially in informal economy.

However, in developing countries, while it is clear that the majority of women are coming forward to set up enterprises in the informal economy, the rate of growth of such enterprises is hindered by myriads of problems for any meaningful entrepreneurial development (Ayogu, 1990, Iheduru, 2002, ILO, 2007, Aderemi, et. al, 2008). In informal economy, women face time, human, physical and social constraints that limit their ability to grow their businesses (World Bank, 2007).

In informal economy, women lack access to and control over financial and other forms of resource such as, limited access to key resources like land, credits, and other strategic resources needed for entrepreneurship development (World Bank, 2007, Oyekanmi, 2008, Fapounda, 2012). These inability to adequately access strategic resources serve as serious impediments to women's enterprise development and make women enterprises owners suffer from occupational mobility glitches (ILO, 2005, Bumpus and Burton 2008). Among other problems which confront women in informal economy include lack of innovative behaviours which affects women enterprises in negative ways (Babalola, 2009), prevailing social systems in which women seek and access opportunities have patriarchal context (Oyekanmi, 2004, Nyamnbob, 2005). These problems make the rate of business closure higher in Nigeria, especially among women (Ayogu, 1990, Iheduru, 2002, ILO, 2007, Aderemi, et. al, 2008).

In informal economy, women still own and manage fewer businesses than men, they earn less money with their businesses that grow slower and they are more likely to fail and tend to be more of necessity entrepreneurs (Vossenber, 2013). Women as private and indigenous ownership of enterprises are largely unprotected by Government (Lawanson, 2011). Women are also less likely to afford or have access to information and communications technology (ICT) — television, computers, mobile devices and the like Furthermore, public Internet

points, provided through business centres, libraries and Internet cafes are not always women-friendly with inconvenient hours of operation or unsafe, socially inappropriate facilities(ILO, 2013).

Global Employment Monitor (GEM) (2006) reveals those women in informal economy lack sense of self worth, role- models and networks both among women themselves and existing business associations and support institutions. The constraints of women in informal economy is also reported by Women's Legal Economic Empowerment Database – Africa (Women LEED Africa) that only eight countries include provisions to give women the right to own property, that women have limited access to necessary technologies due to lack of information and know how, and high prices . They are also constrained with difficulty in finding an appropriate production site at competitive prices. They have inadequate skills in the field of production, business management and marketing and lack skills for product diversification. Lastly, according to the report, inadequate infrastructure and utilities, of which inadequate transportation from rural areas and insufficient power supplies are most serious impediment to the growth of women enterprises.

This backdrop of information makes women entrepreneurship in developing countries go little beyond informal business ventures, which ensures only daily survival for women and their families (World Bank, 2009).However, despite the vagaries of informal economy, and other hindrances identified by authors and scholars which make women entrepreneurship development difficult, some women in informal economy had been able to negotiate these problems. Yet, factors that contribute to some successful Nigerian women in their entrepreneurial activities in informal economy have received little academic attention. More so, their contributions in the informal economy are unrecognized and undocumented, which makes it impossible for government planners to include them in planning policies. One of such successful women entrepreneurs in informal economy are Yoruba women textile traders at Balogun Market. This study attempts to fill this gap by examining factors that contribute to the Yoruba women's textile traders' entrepreneurial development from a sociological perspective.

The other side of informal economy is the formal economy in which textile industries are situated. Textile industries in Nigeria have been undergoing unprecedented changes caused by a combination of factors that are specific to the industry and the fallout of the global

economic crisis. Problems such as, massive influx of inferior quality imported textile, low-level utilization capacity that is as low as 25% and high cost of production of locally made materials are the situations of most textile industries in Nigeria. All these have led to the closing down of active textile industries from 80mills to 25mills. Even the existing mills are operating at the skeletal level and many of them are on the brink of closure (UNIDO, 2004).

Now, within the formal operations of textile industries are the informal textile trade (Marketing) activities of Yoruba women textile traders. They are the intermediaries between the textile industries and the end-users (consumers). The closure of most active textile industries and low capacity utilization of existing ones will definitely have significant effects on textile trading activities. Ironically, observations at Balogun market in Lagos state, Nigeria reveal the magnitude of trading activities in assorted textile materials among Yoruba women textile traders. Bearing in mind the vagaries of the informal economy, closure of active textile industries, and the nature of the patriarchal context in which women seek opportunities to access resources, the central question then is how and in what ways do Yoruba women textile traders make a success of their textile trading despite these constraints?

These prevailing problems make some questions pertinent to this study, such as; how do Yoruba women textile traders become involved in textile trade? What are the motivating factors involved in choosing a textile trade? How do they access strategic resources for entrepreneurial development given that the system in which they seek these resources has prevailing patriarchal undertones? How and in what ways do they organize their textile trading business in spite of apparent problems of the informal economy. In addition, what are the challenges and coping mechanism employed in the entrepreneurial development process? The focus of this study therefore is to investigate entrepreneurial development among Yoruba textile traders at Balogun Market, Lagos state.

1.3 Objectives of the Study

The general objective of this study is to investigate entrepreneurial development among Yoruba women textile traders at Balogun Market, Lagos State, Nigeria

Specifically, this study seeks to:

1. Determine the dynamics of strategic entry of Yoruba women textile traders into textile trade
2. Identify motivating factors of Yoruba women textile traders into textile trade.
3. Investigate how Yoruba women textile traders access resources for entrepreneurial development in textile trade.
4. Examine how Yoruba women textile traders organize their textile trading activities.
5. Examine Yoruba Women textile traders' challenges and coping mechanism adopted in the process of entrepreneurial development.

1.4 Justification of the Study

One of the fundamental premises of this study is inadequate qualitative empirical data on women's entrepreneurial development in the informal economy in Nigeria. Quite often, scholars have focused on general constraints/challenges of women's entrepreneurial development in the informal economy (Tamale, 2004; Sulaiman, 2007; Olutunla, 2008; Onyenechere, 2009; Babalola, 2009; Okafor and Mordi, 2010). In addition, scholars working on entrepreneurial development tend to focus on men's entrepreneurial development to the neglect of women's entrepreneurial development (Akeredolu-Ale, 1975; Hopkins, 1987; Forrest, 1996; Olutayo, 1999; Ahl 2006). Yet, while acknowledging these scholarly works, it is equally essential to understand women entrepreneurial development in the informal economy as over sixty percent of women are in the informal economy in Nigeria. The understanding of factors that contribute to entrepreneurial development will improve the discourse on entrepreneurship and practical skills among women in the informal economy.

Business failure in informal economy, especially among women is a serious issue. While it has been recognised by academic scholars that there is a high rate of entry into the informal economy among women, likewise the rate of business closure is equally higher (ILO, 2007; Marlow, 2009). This is because women enterprises owners do not have adequate access to resources that would make a difference in their entrepreneurial development. Against this backdrop of information, this reality becomes important in understanding some actions taken by Yoruba women textile traders within the informal economic system that have enabled

them to negotiate these constraints in accessing resources for their entrepreneurial development.

While the economic impact of Balogun women textile traders' entrepreneurial activities on economics is substantial, there is still lack of reliable definition of women entrepreneurship in developing countries and the detailed assessment of their impact on their economies (ILO, 2000). The study provides explanations for women entrepreneurship development from a sociological perspective as it will dwell on social relations in the market within Yoruba socio-cultural context. It is important to note that the field of sociology has a lot to offer in the area of entrepreneurship study.

The growth and importance of women entrepreneurs in developing countries had drawn the attention of both the academic and the development sector to women entrepreneurship. In this regards, donors, international public institutions, national and local governments, NGOs, private companies, charities, knowledge institutes and business associations had initiated programmes and policies to promote and develop women's entrepreneurship. They had initiated programmes for capacity-building of entrepreneurial skills, for strengthening women's networks, provided finance and trainings, and designed policies that had enabled more and stronger startups and business growth (Minniti, 2010, ILO, 2013). In recent years, the general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this 'untapped source' of growth seems to be indispensable nowadays for development practitioners and policy makers (Minniti and Naudé, 2010).

In the African context, there are very few studies on women entrepreneurs. This is largely due to the lack of indigenous research studies (Gelb, 2001). African women entrepreneurs follow a path that is in most cases different from entrepreneurial activities in the developed countries. In Africa, entrepreneurial activities are gendered in terms of access, control of resources (UNIDO, 2004). In many African countries, women still do not have equal economic rights and access to resources as men. Engendered access to and control of resources creates handicaps that include insufficient capital, limited expansion, and women's networks being restricted to micro-entrepreneurial activities (World Bank, 2005). Under these conditions, women are unable to take full advantage of the economic opportunities presented by society. Given these constraints, this study will highlight the pathway Yoruba women in textile trading followed to achieve their entrepreneurial development. More so, it has been

stated that entrepreneurial development is impossible to achieve, especially in the informal economy because of the vagaries of the informal economy.

The importance of studies on women's entrepreneurial development has been underscored by many international organizations such as United Nations Development Programme (UNDP), International Trade Centre (ITC, Geneva), UN Economic Commission for Africa (UN-ECA), and the Organization for Economic Cooperation and Development (OECD). Likewise, financial institutions like the African Development Bank (ADB) and donors such as Development Cooperation Ireland (DCI) are also paying significant attention to women's entrepreneurship studies.

It is believed that studies on entrepreneurial development must be massively supported because it has the potential to achieve the following: it creates jobs through the formation of new business ventures, utilizes available manpower and resources that might have remained idle and put them into productive use. In addition, entrepreneurship development makes it possible for individuals to create wealth, independence and social status for themselves. It stimulates growth in other sectors with increase in demand and supply. It increases productivity by means of innovation, facilitate and increase the need for technology (ILO, 2005).

This study also addresses one of the Millennium Development Goals (MDGs) on empowerment of women and reduction of poverty among women. This study initiated a process of generating factual, comprehensive, and proven data about women's entrepreneurial development in the informal economy. This will in turn provide insights to other groups of women traders in the informal economy on how to organize and manage their trading activities.

Data collected in this study will be helpful in initiating policies towards promoting economic empowerment and poverty alleviation among women. It is also hoped that the findings from this research will be of significant importance to Women's Ministries at the local, state, and federal level. Furthermore, information gathered from this study will be helpful in advising and counselling women who aspire to own and grow their own businesses.

1.5 Scope of the Study

The scope of this study is on entrepreneurial development among Yoruba women textile traders in Balogun market- Lagos Island, Lagos State, Nigeria. The specific focus of the study was on Yoruba women textile traders who distribute and sell textile materials such as lace materials, Ankara, and other forms of fabrics in the market. Although, traders that deal in the assorted materials at Balogun market comprises men and women from different geopolitical zone of Nigeria, this study is limited only to Yoruba women textile traders.

The criteria for choosing the respondents among the Yoruba traders include: those who have been in textile trading for the past ten years; those that sell from shops, they may be either in retail or wholesale trading; those that have at least two apprentices undergoing training in textile trading; and those that have two informal employees working with them. All the eleven heads of units are included in this category. The study also focused on women who had retired from textile trading and who had succeeded in handing over the textile trading to one of her children or family members. The inclusion of this category is to have historical background, methods of operation, challenges and coping strategies they employed, which may be significantly different from those that are still in active textile trading. Lastly, those that had created splinter markets, male textile traders, and workers working with the women, and those under training are also included.

The study combines in-depth interview (IDIs), focus group discussion (FGDs), key informant interview (KIIs), case studies (CS). The essence of triangulation in this work is to gain insights from different instruments. The strength of qualitative methodology is the capacity to unfold in-depth understanding, especially in a social research. However, its limit includes the use of non-probability sampling method, lack of quantification or statistical test and fewer samples (compared to quantitative method).

1.6. Operational Definitions of Basic Concepts

Entrepreneur: an entrepreneur is defined as a person who identifies an investment opportunity in a market place, who brings required resources and through social relations in the market place, efficiently utilizes the resources, and at the same time adding value to the product, while considering the success and the associated risks.

The Yoruba woman textile trader is identified as a woman who identifies an investment opportunity in textile trading in Balogun market. She brings required resources and through

social relations in the market place efficiently utilizes the resources for expansion and at the same time adds value to the product, while considering the success and associated risks.

Textile: is defined as any filament, fibre, or yarn that can be made into fabric or cloth, and the resulting material itself.” Textile has come to include fabrics produced by other methods. Thus, threads, cords, ropes, braids, lace, embroidery, nets, and fabrics made by weaving, knitting, bonding, felting, or tufting are textiles. The term “Textile” was derived from the Latin verb texture which means, “to weave” or “plait”. It was originally understood as a fibre made from woven fibre, but today the scope has however been expanded tremendously to mean yarns, fibres and other materials that could be made into fabrics through weaving, knitting, felting, tufting and braiding (Akintayo and Banjo,2011)

Informal Economy: According to International Conference of Labour Statisticians (ICLS), 2003, the informal economy is an enterprise- based concept of informal activities that includes both informal own account enterprises and enterprises of informal employees.

In this study, informal economy refers to all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements. Their activities are not included in the law, which means that they are operating outside the formal reach of the law.

Market: Falola (1999) defined a market as a demarcated site where traders and consumers meet to exchange products. According to the scholar, markets have a number of features. Markets are multi-functional; it performs socio-political functions besides the commercial. Market is a place of entertainment as well as an amusement park, which enables the drummers, singers, and poet to practice their arts. In addition, it was a place to disseminate information and spread news and rumours about the current events in the society. Nevertheless, the commercial functions of the market remain the most significant. In this study, market is defined as a place where economic transaction takes place, especially trading in textile materials .

Entrepreneurship Development: Entrepreneurship development is a dynamic process created and managed by an individual (the Entrepreneur), who strives to exploit economic activities , and creating new value for the products in the market, while at the same time able to take calculated associated risks and profit.

1.7 Objectives and Indices

The research explores various indices in the measurement of the study variables (see table 1.1).

Archival materials were sought and oral interviews were conducted with Lagos state indigenes on the socio-historical development of textile trading in Balogun market, the data collected provided us with information on the dynamism of Yoruba Women textile traders in their trading activities.

The objective on the dynamic entries and start-up within the market in women's entrepreneurial development, categorical variables such as: who facilitates entry into Balogun market, was explored. The sources of Start-up capital for textile trading were deeply investigated. The known and unknown risks involved in textile trading were a categorical variable. The role mentor/role models and their role(s) at starting of textile trading and provision of any social support at the point of entry were explored. The roles of trade association and women textile traders' perception of association roles were subsequently explored. This unfolded the dynamic entry of women's entries into Balogun market and subsequent development in textile trading.

Motivating factors of Yoruba women textile traders are another categorical variable in this study. This was examined in terms of motivating factors of Yoruba women textile trading among others. Yoruba women textile traders were not a homogenous group. They differ in terms of time of starting textile trading and entrepreneurial experiences, therefore we believed that what motivate young women into textile trading would be different from what motivated older women. Respondents were therefore divided into two (Younger and Older Women) in order to explore these differences

Access to financial and physical resources was categorical variables. The study examined how women access financial resources, bearing in mind the patriarchal context in which women seek access to these resources. Access to financial resources was categorized as follows: Loans financial institutions, Loans from family members; Suppliers' credit; plough back profits; contributions, and loans from spouse(s). Each source was deeply explored.

Access to physical resources was categorized as follows: Access to shops; Stores and warehousing;.Shops and parcels of lands from government and from private owners. Access to human resources was also explored. Consideration was given as to when and how people

were employed for training or as informal workers. In addition, contribution(s) of each to entrepreneurial development was explored.

The organization of textile trading in an informal economy was a category variable. This was examined in terms of purchasing strategies of textile materials , the marketing and promotion strategies, the potential customers and the fixing of prices (the 4 Ps, People, Pricing, Promotion and Packaging). Also examined in the organization of textile trading include the business development strategies like records of sales(Bookkeeping) , involvement in the textile materials production chain, and organization of transportation in and outside the market, cash flow analysis, and various market linkages. Understanding this could enable us highlight the uniqueness of the organization of textile trading of Yoruba women textile traders.

Lastly, the study examined the challenges faced by women from socio-cultural and environmental perspectives. Studies have shown that women traders face time, human, physical, social , environmental factors that limit their ability to grow their businesses . The study brought out the uniqueness of the actions undertaken that enable them to negotiate the vagaries of the informal economy, socio-cultural issue and environmental problem

1.7 Objectives and Indices

Table1.1

Attributes	Variables
1. Dynamics of women's entry into Balogun market	Who facilitates entry into Balogun market? Where was the initial working capital sourced from, perception of known and unknown risk(s), influence of role models and mentoring? Roles of Trade Association and perceived roles of women entrepreneurs
2. Motivating factors of women traders	Motivating factors: Pull factors and Push factors into textile trading. Other Motivating factors for entrepreneurial activity in textile trading
3. Access to Entrepreneurial resources 4. Organization of textile trading	<p>Access to entrepreneurial resources -Financial Resources: loans from the banks, from family members, from spouse, suppliers' credit, plough -back profits, Contributions (daily, weekly, monthly), returns on investment and sales of personal properties. Physical resources: Access to shops (rates) within and outside unit, Storage and warehousing. Access to parcels of land from Government and private, Human resources: employment Strategies, training strategies</p> <p>Social organization of textile trading includes: Purchasing Strategies (Local and International), Marketing strategies (Pricing, Promotion, Packaging and People (actually and potential consumers) Involvement in Production chain. Transportation, recording of sales, Cash flow analysis, risk-taking and market linkages</p>
5 Challenges and Coping Strategies of Yoruba Women Textile traders	Social challenges- Key construction of womanhood, Role conflict - household economy of care, the impact of the family on work, competing demands on time, decision making Environmental challenges; customer's competition , health and safety risks, constant harassments by government officials, poor infrastructure, gendered violence, government influences, access to appropriate business development support. The coping mechanism adopted

1.8 Outline of the Research

The thesis is divided into five chapters. The first chapter is the background to the study. It involves the conceptualization of the research problem. The section provides an appropriate synthesis of the problem of the study. In the last paragraph of the statement of the problem, research questions are raised. Then objectives of the study followed. The justification of the study provided rationale or significance of the study. The scope of the study and definition of terms followed in that order. The objectives and variables for measurement in the study are also in the first chapter.

The second chapter consists of a review of literature and theoretical framework. The literature review is sub-divided into five sections. Section one of the literature review deals with various definitions and explanations of basic concepts in entrepreneurial development. The remaining five sections are informed by the specific objectives of the study. The sixth section in the second chapter is the theoretical framework. The study utilized Weberian Social Action Theory (which explains the subjective meaning attached to the actions undertaken by Yoruba women textile traders to achieve entrepreneurial development).

The third chapter presents the methodology of the study. The chapter is divided into ten sections with five subdivisions under different sections. The study employed qualitative methods. The study population is Yoruba women textile traders.. A non-probability sampling method – purposive method was used throughout the study.. The instruments include in-depth interview (IDI), case studies, key informant interview (KII), focus group discussions (FGD) The data was analysed using content analysis and ethnographic summaries, which was enhanced by computer analysis (Nvivo 8). Ethical considerations, problems encountered in the fields, and limitations of the study are in the last two sections in chapter three.

The fourth chapter is the data presentation and analysis. The section is subdivided into five sections with sub sections representing variables that were used to measure each objective. The section is systemically organized so that all the objectives of the study are achieved. Data were presented in prose and pictorial styles. The prose style is in the form of narrations. The content analysis and ethnography summaries and matrixes are methods of ensuring brevity in qualitative research.

The fifth chapter presents the discussion of findings and theoretical implications of the study. The chapter is divided into three. The first section presents the discussion of the findings, and

relates the findings to previous related studies. This establishes a link between the discussions and the literature review of the study in the second chapter. The discussions are also structured in paragraphs based on the objectives of the study. The second section in the fifth chapter presents the theoretical implications of the study. It brings the theoretical orientation (in chapter 2) of the study to the fore. The third section consists of summary, conclusions and recommendations. The study develops a model that is called ‘‘Women entrepreneurial development model’’. The model represents one of the contributions of the study.

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The literature review of this study covers the state of knowledge on relevant issues on entrepreneurship development. This includes the various concepts on entrepreneurs and entrepreneurship development. In particular, this subsection covers available information on all the stated objectives of this study. This is with the view of bringing out the state of knowledge on core elements in each objective in order to find out the lacuna in literature.

Although, this research work takes a sociological approach to entrepreneurial development, it included selected works of authors in Psychology and Management discipline.

2.1. Review of Basic Conceptual Issues

2.1.1 Definition of an Entrepreneur

The concept of Entrepreneur is derived from the French verb ‘’ Entrependre’’ which means to undertake, to attempt, to try in hand, or to contract for (Girard, 1962). Entrepreneurship is a broad discipline that has been described from different perspectives. Each discipline has its own unique way of viewing entrepreneurs that remains relatively unaffected by the perspectives of other disciplines. The concept of entrepreneurship has not had an operational definition that everyone agrees on because it is multi-dimensional and it is affected by many variables

2.1.2. Economists Perspective of Entrepreneurs

The traditional perspective of entrepreneurship was derived from economics as entrepreneurship activities are of economic functions. Emmanuel (2004) stated that Schumpeter (1934) was the first scholar to introduce the modern concept of entrepreneurship as activities of carrying out new combinations. Schumpeter (1934) according to the author defined an entrepreneur as one who brings resources, labour, materials, and other assets into combinations that make their value greater than before and one who introduces changes, innovations, and a new order. That is, entrepreneur is an innovator or renovator who

emphasizes the combination of resources. According to Emmanuel (2004), Schumpeter argued that “an entrepreneur must not necessarily be a developmental planner or an inventor but should be able to manipulate a specific enterprise that is already in existence, create and carve new things out of its form – innovation”.

Schumpeter (1951) cited in (Philipsen, 1999) went further and defined entrepreneurship as consisting of doing things that is not generally done in the ordinary course of business routine. Schumpeter (1951) saw entrepreneurship as a fundamental factor in the economic development process, and an entrepreneur as an innovator who is different from a bureaucratic executive of an organization that merely runs an establishment. He also saw entrepreneurs as extraordinary beings with supernormal brains. According to Schumpeter, the entrepreneur is the bearer of the “mechanism for change.” Change can occur from both inside and outside the economy. Changes, development, or entrepreneurship is defined “by the carrying out of new combinations. “ The carrying out of new combinations we call “enterprise”; the individuals whose function it is to carry them out we call “entrepreneurs” (Schumpeter, 1951). Entrepreneurial innovation is considered a key factor in business survival and success (Schumpeter, 1951). Innovations are the outcome of the innovation process, which can be defined as the combined activities leading to new, marketable products and services and/or new production and delivery system (Burgelman and Maidique, 1996).

Knight (1978) introduced the relationship between the entrepreneur, risk, uncertainty and profit to shed light on the dynamics of entrepreneurship .In Knight’s perspective, only the entrepreneur’s ability to handle uncertainty generates profit .In Kirzner (1983) perspective entrepreneurs drive the market by being vigilant to new opportunities (for entrepreneurial profits) In support of Schumpeter theory, Baumol (1993) drew a distinction between an organizing entrepreneur and an innovating entrepreneur. According to him, “an organizing entrepreneur creates, manages, organizes, and operates a new business firm while an innovating entrepreneur transforms ideas into economically viable entities.”

Within the economic perspectives, entrepreneurs are needed to organize, manage, innovate and assume the risks of a business or enterprise which represent processes which are positive for society. The economists describe entrepreneurs, purely in economic terms and economic activities without other attributes that entrepreneurs may possess. Psychologists fill this gap.

2.1.3 Psychologists' Perspectives of Entrepreneurs

The studies of psychology on entrepreneurship have played an important role for a detailed consideration of the concept and in giving the concept the broader meaning that is used now (Mitchell, Busenitz, Lant, McDougall et al, 2002). One of the first studies of psychology on entrepreneurship was conducted by Mc Cleland, Atkinson and Feather in the second half of the twentieth century (Baron,1998). According to the author, the motivation of individual is one the most important factors that explain why individual become an entrepreneur. Baron (1998) also noted that entrepreneurship studies deal with the questions of why some people create new opportunities more easily than the others, and how entrepreneurs differ from other people in terms of some certain characteristics.

Psychologists attribute entrepreneurship and its practices to the presence of certain traits in 'special individuals' 'which are missing in others. Some of the traits that have been identified in the entrepreneurship literature as pivotal to entrepreneurial success includes: the need for achievement (N-ach), locus of control, and risk taking propensity. McClelland (1961) for instance, explains that an entrepreneur is a person typically driven by certain forces and needs to obtain, or attain something, to experiment, to accomplish, or perhaps to escape the authority of others. He posited that entrepreneurs are those who have a strong need for achievement. He contends that development found in achieving societies is a corollary of preponderance of individuals with a strong drive for achievement. He characterized individuals with high N-ach as having a strong desire to be successful. He identified the following attributes as being characteristics of entrepreneurs (that is, those who are high in the N - arch): a. Preference for personal responsibility for decisions, b. Moderate in risk taking that is dependent on skills, and c. interest in concrete knowledge of the results of decisions

Amit, Glostien and Muller (1993) explained that another attribute by which psychologists describe entrepreneurs is that of locus of control. This is demonstrated in individual's belief in his or her capabilities to control his or her environment and events through his or her own actions. The authors identified two categories of the attribute as internal locus of control and external locus of control. External locus of control is when an individual attributes reinforcement to some actions that are not entirely contingent upon his own, while the internal locus of control is perceived as having an outcome hinged or contingent upon the behaviour of the individual. Brockhaus (1982) however, was of the opinion that an internal

locus of control, even if it fails to distinguish entrepreneurs, may serve to distinguish the successful entrepreneur from the unsuccessful one.

Another trait of entrepreneurs, according to psychologists is risk taking. A very significant number of studies associated with common traits of individual entrepreneurs argue that individual entrepreneurs are people who have risk-taking ability (Kuratko and Hodgetts (2001). Risk-taking is related to innovation and creativity and it is necessary for the realization of the objectives of the organization (Baron and Shane, 2004). Having high self-confidence increases the tendency to take risks (Megginson, Byrd and Megginson (2003). Tan and Pazarcık (2005) however, argued that it is also known that excessive self-confidence leads to an ignorance of risk factors, that individual entrepreneur who knows his limits does not take unnecessary risks. Though, he can control his emotions and accepts risk if only profit equals it or higher than it is

There are different points of views that risk-taking is a characteristic of an entrepreneur. Very few studies, for example McClelland's research (1961) points out that the ones who are strongly in need of success moderate their desire for taking risks and moderate risks bring a high motivation for success. Similarly, the study states that people who have a strong self-control system also tend to be in need of success and they are restricted as moderate risk-takers. To Low and MacMillan (1988), risk-taking is not a characteristic of an entrepreneur. Though, they have a tendency to take risks as much as everyone does; however, they are very good risk managers. Hisrich and Peters (2002) went even further to suggest that "no conclusive causal relationships" have empirically been determined regarding risk and the entrepreneur. These authors argue that the risk-taking propensity trait does not form an integral part of research on entrepreneurial characteristics.

In an ILO study, Nilufer (2001) sees an entrepreneur as any person who possesses some qualities and uses them in setting up and running an enterprise. Such qualities of entrepreneurs are that they are enterprise builders—they perceive new business opportunities, organize businesses where none existed before, direct these businesses by using their own and borrowed capital, take the associated risks, and enjoy profit as rewards for their efforts. Hisrich (2005) Opines that some businessmen consider entrepreneur as a threat, an aggressive competitor, whereas to another businessman, the same entrepreneur may be considered as an ally, a source of supply, a customer, or someone who creates wealth for

others, as well as finds better ways to utilize resources, reduce waste, and produce jobs others are glad to get .

2.1.4 Business Management Perspective of Entrepreneur

The fundamental idea of the concept of entrepreneurship in management is that the individual for a group of individuals by their own motivation, knowledge and initiative, manage to create and grow organizations and thus create added value in the society. Drucker (1986) sees entrepreneurs as those who have both the tools and experience through learning. They know how to do cash flow analysis, how to train people, how to delegate, and how to build a team .A successful entrepreneur according to him is that individual who acquires technical skills, business management skills, and personal entrepreneurial skills. Drucker (1986) also tries to differentiate entrepreneurs from small business owners. To him, entrepreneurs and small business owners are not necessarily the same thing. To him, the great majority of small business owners are incapable of innovation, partly because they do not have the time and they do not have the resources and cash flow. As small business owner fights the daily battle, he does not have, largely, the discipline and background required to become successful.

Drucker (1985) also supported Schumpeter theory of entrepreneurship by adding that entrepreneurs must not only be innovative but should also be creative. Drucker (1985) saw creativity as an important force behind entrepreneurship. According to him, creativity births innovation and without creativity, the economy will remain in a static position or what he called equilibrium stage which does not enhance development. Drucker (1985) further argues that what can be learned from the Japanese firm behaviour during the 1980s and beginning of the 1990s is that of their innovating attitudes. According to Drucker (1985), innovation is a specific instrument of entrepreneurs, the means by which they exploit change as an opportunity for a different business or a different service'. Successful innovation procedures can be learned and practiced. Thus, entrepreneurs need to understand and apply the principles of successful innovation because there are plenty of entrepreneurial opportunities within the areas of change. Drucker (1985) uses some variables to distinguish small business owners from entrepreneurs as shown in the table 2.1 below

Table 2:1: Differences between Small Business Owners and Entrepreneurs

Small Business Owners	Entrepreneurs
Statics	Growing
Status-quo	Global
Limited	Expanding
Internal resources	External resources
Self-employed	Professional Team
Avoids competition	Seeks competition
Risk Averse	Risk taking and sharing
Survival	Success

Source: Drucker , 1985

Tekin (1999) claimed that another common trait of individual entrepreneurs is “innovation” and “creativity”. Imagination, following dreams and trying new ideas are some important characteristics of entrepreneurs. The claim of seeing the opportunities where others see limits and turning them into business ideas is very strong in these individuals.

An entrepreneur is a person who sets goal(s) for himself and works towards achieving that goal(s). He may imitate a product as long as the imitated product is used or practiced in a different situation. Indeed, an imitator of an idea must bring in his own ideas and adapt to prevailing situation, otherwise he cannot succeed as an entrepreneur (Ogundele, 2009).

Now to women entrepreneur, OECD (1998) refers to women entrepreneurs as equal to someone who has started a one-woman business. To someone who is a principal in a family business or partnership, or to someone who is a shareholder in a publicly held company, which she organizes and runs.

Marceline, Donath, Olomi and Nchimbi (2002) define women enterprises as one that was planned, started, owned, and managed by women. Entrepreneurs are those that are very successful in developing new ideas for radical changes and they want to work in environments which are less structured and where there are fewer rules. They are mostly concentrated on action more than efficiency. It is almost a necessity for them to introduce original, new and surprising ideas or act in an original way. Okafor and Mordi (2010) defined a woman entrepreneur as a woman that simply participate in total entrepreneurial activities, who takes risks involved in combining resources together in a unique way so as to take

advantage of the opportunity identified in their immediate environment through production of goods and services.

However, all these ideas and actions must contribute to his life or the others' lives in a positive way (Peterson and Seligman, 2004).

2.1.5 Sociologists' Perspective of Entrepreneur

The contribution of sociology to the study of entrepreneurship lies in the understanding of how environment influences entrepreneurship. For Max Weber (1930) entrepreneurship emerges from an individual creative spirit into long-time business ownership. Weber (1930) rather than attribute entrepreneurship to a special individual, focus on the presence of cultural attributes, social class or ethnic group that extols the credibility of entrepreneurial practice or that are compatible with entrepreneurship. Shapero and Sokol (1982) stated that the entrepreneurial event is shaped by groupings of social variables (such as ethnic groups) and the social and cultural environment. The entrepreneurial event is denoted by initiative-taking, consolidation of resources, management, relative autonomy, and risk-taking.

Shapero and Sokol (1982) averred that the social and cultural factors that enter into the formation of entrepreneurial events are most felt through the formation of individual value systems. More specifically, in a social system that places a high value on the formation of new ventures, more individuals will choose that path. More diffusely, a social system that places a high value on innovation, risk-taking, and independence is more likely to produce entrepreneurial events than a system with contrasting values. The sociological theory of entrepreneurship holds social culture as driving force of entrepreneurship. The entrepreneur becomes a role performer in conformity with role expectations based on religious beliefs, taboos and customs.

Moreover, Max Weber holds religion as the major driver of entrepreneurship and stressed on the spirit of capitalism, which highlights economic freedom and private enterprises. Capitalism thrives under protestant ethics that harp on these values. The right combination of discipline and adventurous spirit define the successful entrepreneur's entrepreneurship development as well. He maintained that certain teachings and attitudes prevalent in society are a crucial prescription for economic growth. He used the Protestant ethics to support his claims, which he substantiated with a practical example from Mexican villages. The ethical rationalization according to Weber is therefore a reflection and justification of economic

changes because individual cannot manipulate their values at will but must draw them from stronger authority.

Weber's theory on the Protestant ethic related economic development to certain societal orientations, which Weber associated with Calvinism and Puritanism in particular. Among other things, these ethics emphasized the role of the individual in this world as a free soul seeking material wealth as evidence for being one of the chosen (Thomas and Mueller 2000). Although Weber is often associated with entrepreneurship, his theory was not explicitly directed toward entrepreneurship (Brouwer 2002). Crucially, Weber was interested in societal values, not in the individual entrepreneur's motivations.

The view of Weber (1930) and Shapero(1982) denote that entrepreneur is not attracted to entrepreneurship because of its risks and associated profits, instead such a person is pulled to entrepreneurial activity because it is compatible with the cultural values to which individual was previously conditioned

2.1.6. Summary

The definitions of entrepreneur cited above indicated that there is no internationally recognized definition for entrepreneur and women entrepreneur, in particular. Different scholars lay emphasis on different variables in defining an entrepreneur. Psychologists place emphasis on motivation, internal locus control and risk propensity. Drucker (1989) places emphasis on the knowledge of cash flow analysis, training and innovation while economists' emphasis was on innovative behaviour. Sociologists emphasize values and ethnic groups as the motivating force. Pertinently, all definitions really imply actions. It means entrepreneurship implies that people act to change the situation around them.

Therefore, taking into consideration the definitions discussed above, this study defines an entrepreneur as a person who identifies an investment opportunity in a market place, who brings required resources and through social relations in the market place, efficiently utilizes the resources and at the same time adding value to the product, while considering the success and the associated risks.

2.1.7 Definitions of Entrepreneurship Development

Economic, psychological, and management perspectives from literature point to the fact that entrepreneurship is a process and not a static phenomenon. Entrepreneurship is more than a mechanical economic factor (Pirich 2001). The process of entrepreneurship starts from the generation of business idea through implementation to the realization of output and profit. Entrepreneurial processes according to Bygrave (1993), involve all functions, activities, and actions associated with the perceiving of opportunities and creation of organizations to pursue them. According to the author, this process possesses the following characteristics:

It is holistic, dynamic process initiated by an act of human violation and occurs at the level of individual firm, it involves a change of state, numerous antecedent variables, and a discontinuity, and its outcomes are extremely sensitive to the initial conditions of these variables -pp 56.

Ronstadt (1984) defines entrepreneurship development as the dynamic processes of creating incremental wealth by individuals who assume the major risks in terms of equity, time, and career commitment or provide value for some product. The product or service may or may not be new, but entrepreneur must infuse value by securing and allocating necessary skills and resources towards business success. Gartner (1988) in like manner, views entrepreneurship development as a wide range of activities that include the creation of an organisation. He considers eight ideas that constitute the nature of entrepreneurship. Such ideas include the entrepreneur, innovation, organisation creation, creating value, growth, uniqueness, profit or non-profit and the owner managers.

Wennekers, (1999) state one operational definition of entrepreneurship that successfully synthesizes the functional roles of entrepreneurs. To them, entrepreneurship is the manifest ability and willingness of individuals, on their own, in teams within and outside existing organizations, to perceive and create new economic opportunities, new products, new production methods, new organizational schemes and new product-market combinations. In addition, ability to introduce their ideas to the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions.

ILO (2001) expresses entrepreneurship development as to the qualities and characteristics normally expected of a successful entrepreneur. It includes perception of new economic

opportunities, taking the initiatives, creativity, and innovation, the ability to turn given resources and situations to practical account and acknowledge that failure is possible.

Kuratko (2004) in another dimension developed an integrated definition that acknowledges the critical factors needed for this phenomenon. He advanced further by defining entrepreneurship development as a dynamic process of vision, change, and creation. To him, entrepreneurship requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. Essential ingredients, according to him, include the willingness to take calculated risks, formulate an effective venture team, marshal the needed resources, build a solid business plan, and, finally, the vision to recognize opportunity where others see chaos, contradiction, and confusion.

Hisrich, et al (2005) express entrepreneurship development as the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risk and receiving resulting rewards of money, satisfaction and independence. Suleiman (2006) defines entrepreneurship as the willingness and ability of an individual to seek for investment opportunities to run an enterprise successfully. Aderemi, et al (2008) defines entrepreneurship as exploitation of business idea through owning a private business. However, Ogundele (2008) described entrepreneurship in terms of various behaviours varying from innovation, thrifts, flexibility, dominance, and need for power. It is certain that what entrepreneurship implies, is an exercise of leadership aided by the maturity of character, a sense of security and willingness to undertake risk. It is also backed by the desire to experiment and to be achievement oriented.

The above definitions can continue without any conclusion, but one thing is certain, each of these definitions, adopted a different approach to the definition of entrepreneurship, which suggested that entrepreneurship is more of a process of becoming than a state of being (Bygrave, 1989, and Jones 1997). The perspectives on entrepreneurship as a phenomena in social, business and economics are varied, and ranging from the processes individuals have gone through since becoming “motivated to discover” to an innovating and converting it into something of value to themselves and to society

The key elements which represent the activities of entrepreneurship and which it is used for defining it include: risk taking and innovation (Schumpeter, 1934), need for achievement (McClelland 1962), locus of control (Amit, 1962), process of wealth creation, creation of

value, identification of an opportunity, market stabilizing force, the ability to start new business and managing it effectively, provision of resources (Ronstadt, 1984). Other key elements include: Profit maximization, ability to recognize un-exploited dis-equilibrium, owning and operating a business (Gartner, 1988) Devoting necessary time and effort (Hisrich, 2003) and Thrifts (Ogundele, 2008).

In conceptualizing entrepreneurship, the study could differentiate between concepts from the definitions 1) entrepreneur= individual actor in the market, 2) entrepreneurial= behaviour in the market, and 3) entrepreneurship development=combines time dimension and different behaviours in the market.

No commonly accepted definition of the entrepreneur or entrepreneurship exists. This study from literature deduced that entrepreneurship development process is not reducible to a monocausal analysis. Rather, a number of factors are needed in understanding the development processes. That is, no single variable or factor can account for the outcome of the entrepreneurial development process. This study suggests the following multi-dimensional definition of entrepreneurship with emphasis on the entrepreneur as the main actor in the process.

This study defines an entrepreneur as a person who identifies an investment opportunity in a market place, who brings required resources and through social relations in the market place, efficiently utilizes the resources for profit, while at the same time adding value to the product in recognition of the associated risks and successes.

Entrepreneurship development is a dynamic process created and managed by an individual (the Entrepreneur), who strives to exploit economic activities in the market place by being innovative, and creating value for the products in the market, while at the same time able to take calculated associated risks and profit.

The fact that entrepreneurship is affected by numerous factors is also related to multiple characteristics that are attributed to it. Therefore, entrepreneurship is multi-dimensional and that's why there are so many qualities to be considered when entrepreneurship qualities are referred to.

2.1.9 Different Types of Entrepreneurs

Entrepreneurship is a complex and multifaceted phenomenon (Grasfik 2000). The recent changes in the economy and the restructuring of labour markets in terms of employee qualifications, nature of work contents and work contracts have raised the profile and importance of entrepreneurship within the global economy and this has resulted into different types of entrepreneurs (Minniti and Arenius, 2003). Different authors have classified entrepreneurs in different ways. Timmons (1978) classified entrepreneurs into artisan and opportunistic. Vasper (1980) classified entrepreneurs into economic, philosophy, business, political, communistic and social entrepreneurs. Minniti, et al (2003) classified entrepreneurs into nascent, new, opportunistic and necessity entrepreneurs. Most elaborately, Grasfik (2000) and United Nations (2006) classified entrepreneurs into six different types, which include; self-employed, traditional self employed, growth-oriented, leisure or subsistence and network entrepreneurs. This types are clearly explained below according to classifications by Grasfik(2000) and UN(2006)

2. 1.9.1. The Self-employed Entrepreneur: This type of entrepreneur results from the establishment of new enterprise and the owner has the business as his primary occupation. At the initial stage of the business, the entrepreneur is both the self-employed and an entrepreneur. This type of business includes hotel business, restaurant business, trading etc.

2.1.9.2 The Traditional Self-employed Entrepreneur: This type of entrepreneur exists when someone has taken over and continues running a personally owned enterprise. This type of entrepreneur is usually found in the service, trade and in rural district culture in occupation such as farming, building, construction, manufacturing and related occupation.

2.1.9.3. The Growth-Oriented Entrepreneur: The growth-oriented entrepreneur is usually neither registered as an entrepreneur nor as a self-employed person. The business is usually registered as a limited company and the owner is known as growth-oriented entrepreneur (United Nations, 2006). They have better prospects of survival, innovation, and growth than other entrepreneurs do. Kerta (1993) recognized this type of entrepreneurs as social entrepreneurs. This was in support of Burlingham (1990) who viewed this type of entrepreneur as new breed of women entrepreneurship.

2.1.9.4. The Leisure Entrepreneur or Subsistence: This is the type of entrepreneur that does business that is in line with his or her hobby. He or she usually sets out at a relatively low level of activity and operates in a high-risk environment. This type is usually found in all types of business with relatively low entrance barriers (Grafisk, 2000; United Nations, 2006).

2.1.9.5. The Family-Owner Entrepreneur: The family enterprise is a business that is usually passed on from generation to generation. Under this type of entrepreneur, the new owners are neither entrepreneurs nor self-employed. Founding a company is considered a natural step in the growth or reorganization strategy of an enterprise, but the subject is only referred to briefly (Grafisk, 2000).

2.1.9.6. The Network Entrepreneur: This type of entrepreneur is usually found in all traditional categories of life. The entrepreneur under this category in most cases is project oriented and establishes the business in line with the emergence of the projects. He or she may be an employer or a project manager in one project and then enter the next project as an employee. This type of enterprise can be found in consultancy services and information technology.

In the process of classifying entrepreneurs, GEM (2005) categorized and compared two classifications and reasons for starting a business: opportunity entrepreneurship, which is defined as perceiving a business opportunity (an entrepreneur elects to start a business as one of several possible career options), and necessity entrepreneurship, when an entrepreneur sees entrepreneurship as a last resort. This type of entrepreneurs feel compelled to start their own businesses because, all other options for work are either absent or unsatisfactory (NWBC, 2003)

2. 1. 10 Concept and Definitions of Informal Economy

Hart (1973) introduced the concept of informal sector to describe a part of the urban labour force that works outside the formal labour market. Since then scholars have worked with an analytic distinction between what they referred to as the formal and informal sectors. In the conceptual formula, the formal sector refers to that economic zone that is legally sanctioned, regulated through state intervention, and marked by regular work. In contrast, the informal sector typically refers to irregular work, outside legal sanction, without state regulation of any sort (Lozano, 1983; Hart, 1973; Portes et al., 1989). That is, the informal economy is unorganized and mostly legal, but unregistered.

Scholars, however, have subjected the concept of informality to highly heterogeneous phenomena and measurement methods (Sindzingre, 2006). The academic literature on informal sector is fraught with definitional terminology of what actually is informal sector. For example, Ferman and Ferman (1973) called it Irregular Economy. Subterranean economy by Guttmann (1977), the underground economy by Simon (1982), Abumere (1989) described the economy as invisible, hidden, shadow, non-official, unrecorded, imperfectly recorded in the official national accounting systems. Hardings (1989) calls it shadow, informal, clandestine, second or household, parallel. Furthermore, Feige (1989) calls it the 'underground economy'. This explains the terminological confusion and illustrates why different fields give it a different meaning. It appears that no single definition of informal economy could serve all these domains as the concept of informal sector has become elusive because of different paradigms, disciplines, interests, and moments in history, that had mutated the meanings (Habib-Mintz, 2009).

In spite of the difficulties in defining informal sector, informal businesses are identified by International Conference of Labour statisticians (ICLS) (2003), as small and family-run or run by a single entrepreneur. It includes own-account workers employed in their own informal sector enterprises, employers employed in their own informal sector enterprises, contributing family workers irrespective of whether they work in the formal or informal sectors enterprises. Others include: members of informal producers' co-operatives employees holding informal jobs whether employed by formal sector enterprises or informal sector enterprises. Informal sector businesses also include, domestic workers employed by households, own-account workers engaged in the production of goods exclusively for own

final use by their household . Other examples from the informal economy include workers operating off the books for cash, such as: street vendors, construction workers, and taxi drivers, home based workers, micro, and small-scale members of informal producers.

For Tokman, (2001), there is often no clear distinction between formal and informal sectors as large factories, and state-run enterprises have informal labour forces working beside their formal counterparts. Arimah (2001) expressed the same opinion that informal economy does not appear to have a meaning independent of the formal economy, as it derives the meaning when contrasted with the formal economy.

However, as the world economy changed from the state-led domination of the 1970's to market-led economic forces in the 1990's and now to an increasingly integrated and globalised world economic growth, the share of informal economy is on the increase. International Labour Organization (2000) statistics indicate that the share of the informal economy employment in the non-agricultural workforce ranges from fifty-five percent in Latin America to eighty-five percent in different parts of Asia to nearly eighty percent in Africa. Specifically, forty-seven per cent in the Middle East and North Africa, fifty-one per cent in Latin America, seventy-one per cent in Asia, and seventy-two per cent in sub-Saharan Africa. In Africa, informal work account for almost eighty percent of non-agricultural employment, and over sixty percent of urban employment and over ninety percent of new jobs over the past decade or so (Charmes,2000).

Regardless of the empirical approximation adopted, there is consensus, however, that the informal economy represents a very substantial proportion of most Latin American and developing economies and that it employs a large share of their urban labour forces. Moreover, there is growing agreement that these activities are not declining, but continue to represent a resilient element of these economies. Different studies attributed the growth of the informal economy to several factors including low rate of transition from one level of education to another, declining employment opportunities in the public sector and lack of skills among large proportions of the labour force (Portes and Hoffman, 2003; UNICEF, 2001; Okunola, 1991; Omololu, 1990). Most people have been going into the informal economy because they cannot find jobs or are unable to start businesses in the formal economy.

2.1.11 Women Entrepreneurs in Informal Economy in Nigeria

Women entrepreneurs are simply women that are involved in entrepreneurial activities. They are women that have decided to take the risks involved in combining resources together in a unique way to take advantage of the opportunity identified in their immediate environment through production of goods and services (Okafor and Mordi,2010).There is a rising number of entrepreneurs in Nigeria. Opportunities are rising in different sectors including agriculture, textile trading, transportation and technology. Majority of them are involved in micro, small and medium scale businesses which contribute more than 97% of all enterprises, 60% of the nation's GDP and 94% of the total share of the employment (Mayoux 2001, Udechukwu, 2003, Ndubuisi 2004). Though, women constitute more than fifty percent of the population in Nigeria, the important roles that women entrepreneurs play in the Nigerian economy has not been fully realised because they are still largely hidden in informal economy.

Women entrepreneurship in Nigeria is common in the informal economy. According to Aina (1993), Nigerian women are still predominantly found in the informal sector that is characterized by small-scale operations, low income, high labour intensity, and low growth rates among other factors. In spite of the roles played by women in informal economy and other related activities, they are underprivileged when it comes to the tools of development and the means of raising the quality of life. Their activities in this sector seem to be invisible, along with their contributions and needs, given that the prevailing social system has a patriarchal context in which women seek and access social opportunities (Nyamnjoh 2005).

Women entrepreneurs in informal economy in Nigeria face greater challenges due to cultural and traditional beliefs .In Nigeria, the traditional female role is still highly regarded and such qualities as subservience, supportive and submissiveness meet with approval (Woldie and Adersua, 2004). Stereotypes of women s' roles and traditions create fewer opportunities for them to grow in their career and entrepreneurship

Fapounda (2012) noted that majority of women participating in informal economy in Nigeria engaged in informal economic activities as a survival strategy. Majority of them had taken over aspects of household maintenance that men could no longer afford. Women also tend to face stiff competition from new entrants, including men who have lost or cannot obtain formal sector employment. Furthermore, many girls were withdrawn from schools to assist their mothers and guardians in informal sector.

2.2 Review of Empirical Literature

2.2.1 The Dynamism of entry of Women into Entrepreneurial Activities in Informal Economy

2.2.2. Social Capital and Formation of Women Enterprise

Bourdieu (1986) terms the social relationships or social networking that a person participates which produce resources that individuals can use immediately or at some future time to achieve, their own interests as social capital. Social capital is believed to be useful for entrepreneurs for initiating, creating and building a business. Social capital is believed to be important in the pre-start up phase as it can be a significant source of information about opportunities and provides social support that affect entrepreneurial career path choices (Harding, 2006). Coleman (1988) argues that the instrumental nature of social capital is accessed through the entrepreneur's personal ties to others who may provide access to other forms of capital like financial, human, and physical capital.

In this research, social capital refers to members of an individual's social network, and a shared mutual bond. This includes those to whom an individual can turn for advice, help in resolving problems (big or small), or favours such as borrowing money. Ferlander (2007) identifies different forms of networking ties essential for women's entrepreneurial development. These network ties was divided into horizontal and vertical, Formal and informal networking ties. Horizontal ties include members of voluntary associations, family, relatives, friends, neighbours, while vertical ties include the Church, work hierarchies and Criminal networks and clan relations (Ferlander, 2007)

Few studies had been done on women entrepreneurial development in informal economy. Especially, few empirical studies had examined the social capital available to intending traders that contributed to their entrepreneurial development. Vinze (1987) studied the socio-economic background and the factors that contributed to entry into business of women entrepreneurs in Delhi. She highlighted the cultural aspects. The findings showed that it was harder for women to take 'calculated risks that were essential to entrepreneurship, as they are the custodians of society in the maintenance of cherished values, habits, and accepted norms of conduct.

Pillai and Anna (1990) attempted to study women entrepreneurship in Kerala. Their objective was to find the social, political, and economic factors that prevented women

entrepreneurship development. A randomly selected sample of 102 women entrepreneurs in the Ernakulum-Kochi area was surveyed. The study showed that entrepreneurs depended on financial support from the State and that familial assistance was used only as a secondary source of help. The findings revealed that respondents cited family support and encouragement as the highest facilitating factors for them to do business. Another conclusion was that women in Kerala were “not coming forward to take industrial ventures which demand initiative and dynamism”.

Jacob (1998) conducted a study at Thrissur in India. The findings also shown that, neither the encouragement from the government policies nor the EDP-training they had received had been the motivation for setting up enterprises. Family support at the entry stage was cited, as essential and crucial for most of the entrepreneurs. There were a few who said they could have managed on their own, but family support really helped

Olutayo (2005) examined the nexus between Rural and Urban Market in South-Western Nigeria. Women in informal long distance trade were selected as case study. The objectives of the study was to ascertain the historical context of women in long-distance trade, ascertained the nature of relationship between the rural and urban markets system and motivating factors of women in long-distance trade. Using qualitative methods of data collection which was anchored on structural dependency theory, the findings revealed that family and relations were always ready to lend money to women who were interested in long distance trade to establish their business. The findings from the study also revealed that women had access to object of labour from the family for their enterprises. For instance, women could inherit lands from their parents, but may give the land out in love to brothers when demanded.

The findings from above empirical studies showed the importance and support of parents and family members in enterprise formation by women.

2.2.3. Women Access to Start-Up Capital

Finance has been argued to be the most central problem militating against women enterprise establishment and growth (DTI, 2005; Carter, 2009). According to Brush (2002) finance for business start up represents the biggest obstacle for female entrepreneurs, as many women are seen to commence their business activities with lower levels of finance compared to their male counterparts.

Adesua-Lincoln (2011) examined female entrepreneurs' access to finance for business start-up and growth in Nigeria based on a survey of 132 female-owned firms. Using descriptive methods that were mainly based on frequency distributions and percentages values, the findings of the study revealed that many of the respondents were particularly constrained by their weak financial base and lack of collateral. The findings revealed that many of the respondents resorted to internal sources of finance for their start-up and working capitals.

Chingono (2011) carried out an empirical research on women, the informal economy and gender transformation in Lesotho. The objectives of the study included the examining the scope, scales determinants benefits and consequences of informal entrepreneurship among women entrepreneur in Lesotho. The findings of the study showed that majority of the informal traders were not eligible for banks loans as they had no collaterals. 44percent of the study respondents obtained their initial capital from relatives, of these, 18percent were wives that got their initial capital from husbands, savings from retrenchment packages and previous jobs. In comparison, the findings showed that men who worked in South African mines or industry before had an important comparative advantage which enabled them to start bigger and invested in profitable investment in carpentry and building. Ten (10) percent got start-up capital cash from friends and lovers. Chingono(2011) concluded that without capital, technical know-how and application of knowledge –based practice, these traders are naturally doomed to producing bad goods with bad methods and tools and making bad returns.

The study above showed the resilience of kinship ties and the economy of affection.

Derara, Chitakunye and O'Neil found (2014) examined the barriers to start-up capital among women small business sector in South Africa. Using a mixed method to select women respondents, the findings of the study showed that hindrance to start up capital for women was due to number of discriminatory practices embedded in South-African Banks lending models.

European Union Survey (2014) report from across the European Union indicates that obtaining external finance was a major barrier to business start-up across all socio-demographic groups . More than one-half of new entrepreneurs across all groups consider obtaining finance to be an important problem, the only exceptions being entrepreneurs aged above 40 and those with post-secondary education. The low-educated and young entrepreneurs have the greatest problems in this respect. More men than women entrepreneurs report obtaining financing as having been a major problem in the start-up phase, although the difference is minimal. The main sources of finance used for business start-up across different socio-demographic groups' are the 3Fs of founder, family and friends as the main source of start-up finance for all groups. More so, the report also showed that public financial support has made a contribution to business start-up by a significant group of entrepreneurs

The findings from above studies showed that it is important in breaking this vicious circle of women traders' inability to access start-up capital. There is need for fundamental change in thinking about the informal traders. The empirical studies showed that different economic actors in informal economy got initial capital start-off from different sources. These sources reflected the social status and individual economic histories of the economic actors, who through available social capital had redefined and re-invented their histories.

2.2.4. The Influence of Role Models and Mentors in Women

Entrepreneurial Development

Social Learning Theory (SLT) proposes that one way learning can occur is vicariously, through the observation of behaviours in others, referred to as role models (Bandura, 1977, as cited in Scherer and colleagues, 1989). Adapting the principles of SLT to entrepreneurial role models in the form of mentors would indicate that individuals having greater exposure to other entrepreneurs are more likely to engage in entrepreneurial ventures and activities (Schaver and Scott, 1991). Mentors typically support entrepreneurs as they start and grow their businesses by giving expert help and assistance in problem solving, influencing behavioural and attitudinal change (Sullivan, 2000).

A mentor's role can be strategic, developmental, calling attention to specific events or critical incidents that have occurred in the history of the business and relating them to the present circumstances. Cope and Watts (2000) refers to it as "bringing forward" the experience of the entrepreneur. Gibb (1997) termed this 'generative' learning, described as "reflecting on the vision, performance, and capability of the business and the ways in which new threats and opportunities impact upon it".

Mentoring in the context of support to novice entrepreneurs has been defined as a protected relationship between a veteran and a newcomer in which learning and experimentation can take place, guidance is provided, and new skills can be developed in the pursuit of personal goals and business success (Graham and O'Neill, 1997). In addition to experienced entrepreneurs, entrepreneurial mentors may also appear in the form of other family members, employers, teachers, or anyone whom the individual has had an opportunity to observe (Sexton and Smilor, 1986). Indeed, private sector partnerships for mentoring have been described as one of the determinants of success in new venture creation.

Doyle and O'Neill (2001) in their studies distinguished between mentoring entrepreneurs from the mentoring that takes place in the context of larger organizations. The findings of the study showed that mentoring in the context of larger organizations helped to reduce feelings of isolation, assist the business in meeting its goals, and help to fill a knowledge or skill gap. For women, the role of mentors as role models was particularly significant. The importance of a role model to women entrepreneurs was seen as someone who has achieved goals to

which they may be aspiring and is a source of strategies for both success and survival—is critical to the career development of women.

Bosna, Hessels, Schutjens, Praag and Verhuel (2011) carried out a study on entrepreneurship and role models in three major Dutch cities. The objective of the study was to examine the importance of role models for nascent entrepreneurs. A representative sample of two hundred and ninety-two entrepreneurs was chosen and administered questionnaires to. The entrepreneurs were those that recently started up business in retail, hotel and restaurants sectors, business services and other services. The study provided indications of the presence and importance of entrepreneurial role models, the function of these role models, the similarity between the entrepreneur and the role model, and the strength of their relationship.

According to the authors, ‘weak ties’ and ‘strong ties’ perform distinct functions in the decision to start up a business. About forty percent of the role models mentioned by entrepreneurs in their sample can be characterized as strong ties. Twenty-two percent is a relative (parent or other family), and nineteen percent of all role models originates from a group of friends. Interestingly, only twenty-five percent of all role models mentioned by entrepreneurs with entrepreneurial parents come from within the family. One third of the role models were former employers or former colleagues. The remaining role models form a miscellaneous group, consisting of former fellow student, professional contacts and people from personal networks. The study concluded that role models are increasingly seen as important for determining career choice and outcomes, educational institutes around the globe more and more involve ‘icon’ entrepreneurs in their educational programs to motivate, inspire and support entrepreneurship among pupils and students. These findings suggest that role models play an important role for entrepreneurs in (young) firms. The dominant function of a role model is ‘learning by example’, although ‘learning by support’ is also increasing.

Holanka, Miva and Marcin (2013) carried research among two hundred and seven university students with different study programmes at university in Slovakia.. The objective of the study was to analyse the roles family entrepreneurial role-models play in determining students’ preferences towards entrepreneurship. The aim was also was to find how intentions to become an entrepreneur differ between students having an entrepreneur in their close family and students with no entrepreneurial role model between their relatives. The study

applied both descriptive statistics and relevant sample testing procedures. The findings of the study showed that students with family entrepreneurial role models show significantly higher intention to become an entrepreneur than those without.

Additionally, many of the functions of the mentor relationship may increase entrepreneurial self-efficacy, such as sponsorship, coaching, access to challenging work assignments, and access to important informal social networks through which information and new opportunities are exchanged (Kram, 1983). These aspects of mentoring have the important impact of providing a road map to women as they are navigating their careers.

2.2.3 The Role of Women Association in Entrepreneurial Development

Women entrepreneurs often come together in forming an association in order to benefit, maintain, and ensure continuity of economic transactions. To support many of the women informal enterprises, women usually established informal financial networks to provide a surprisingly wide range of financial services that is not available from the formal financial sector due to a variety of legal and cultural barriers. The assistance of women trade associations covers a wide spectrum of activities encompassing credit, business skills training, technical and technology training, employment creation, marketing services, legal assistance, psychological counseling, and some social welfare programs.

For examples, some organizations, like the Grameen Bank in Bangladesh, specialize in providing microcredit. The New York-based Women's World Bank offers business training and credit. Others, such as National association of Business women (NABW) in Malawi and Nepal's Women entrepreneurs association of Nepal (WEAN) take a more holistic approach, addressing countrywide problems such as hunger and lack of health care, in addition to credit, education, and business resources.

Business opportunity (2004) in Canada reported that women entrepreneurs often face a disproportionately challenging set of obstacles, such as access to timely and sufficient capital for business development. In order to remove these obstacles and generate better opportunities for private sector opportunities among women, the associations usually make funds available for women. The fund was normally given out with flexible lending criteria such as; lack of collateral and lack of equity. The fund greatly helped improving access of women entrepreneurs to financing for business start-up and expansion

However, this is not so in Pakistan. Tambunan (2009) succinctly stated that despite the Pakistan stronger social ties, and the fact that women entrepreneurs recognized the need for working together; only two women's business associations have been formally licensed to operate. The scholar argued that in the absence of effective business associations, women lack the opportunities for advocating change, networking, and training. Moreover, in Pakistan low literacy rate among women complicates the situation further by reducing their access to information – which is already scarce.

Marcellina et. al (2002) stated that in Ethiopia, association of women entrepreneurs is relatively a new phenomenon. Those in existence are mainly young organizations and they appear not to be very strong and do not meet the full range of needs of women entrepreneurs. Membership levels are few, as some of the women do not feel that there would be any real benefits from joining. Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence, and move further. Lack of networks also deprives women of awareness and exposure to good role model.

Ucbasaran (2008) argues that women entrepreneurs are always invited to join trade missions or delegations. Nevertheless, part of the reason for women's organizational invisibility is the difficulty of finding sufficient time to attend meetings as well as manage their families. However, business associations rarely consider such needs when scheduling meetings, and few business conferences or trade fairs provide childcare or children's programmes in order to facilitate the participation of businesswomen.

In a study by Women Global Mission (2009), surveys reveal strong opinions from women entrepreneurs on what their associations should do to help grow their businesses. Most participants indicated that they needed some form of assistance. When asked what kind of specific assistance they wanted their associations to supply, entrepreneurs responded with a broad array of suggestions, such as: Technology (members need hardware, software, and

training; the most frequent request is access to the Internet), International trade training, International linkages via trade shows and trade missions, Business plan development, Market identification, partner identification, strategic alliance identification. Others include: Negotiation assistance, Industry information, trends, niches Contacts for sources of credit, letters of credit, finance counseling, Mentoring and professional peer counseling, Skill development in operations, management, and marketing. Advocacy (understanding what it is and how to implement it) Legislative pressure techniques, Policymaking assistance

In Ghana, an association known as Women Entrepreneurs (GAWE) was established. Most members own micro and small enterprises (MSEs). GAWE and similar women's business associations increase the local visibility and sense of community based upon women's business development in Africa, providing a space to exchange lesson learned from starting, running and growing businesses. In turn, these organizations also serve as breeding grounds for locally led approaches to development (Jackson, 2009)

2.2.4 Women and Entrepreneurs Known Risk Attitude

The decision to start business venture is affected by the level of risk preference, whether it is low, moderate and high. Many literatures affirm that entrepreneurs are generally risk takers (Norton and Moore, 2000; Block et-al 2009). Entrepreneurship is said to be related historically with risk, it could be somehow difficult to dissociate entrepreneurship from the act of risk taking. In fact risk behaviour and attitude is an important element in any discourse of entrepreneurial role. The risk attitude consequently affects the decision of individual into entrepreneurship (Cramer et al 2002). People naturally engaged in trade off between risk taking and risk aversion depending on the expected outcome and their perception of the situation. There are wide arguments that individual that has a relatively low degree of risk aversion are more likely to enter entrepreneurship rather working for wages. This can be summarized to say that risk aversion attitude discourage people into entrepreneurship, while risk taking attitude encourage entry into entrepreneurship.

Macko and Tyszka (2009) profoundly studied risk attitude among students, they provided a distinction on the propensity of people to take risks in two different situations i.e. chance related risk and skill related risk. The findings of the study showed that people do take risk in which they have no any control, the success or outcome of their action is absolutely

dependent on their level of luck. But in some cases the outcome may depend on the knowledge, skill and even information of the person making the decision.

Garba (2011) carried out a research on stumbling block for women entrepreneurship in Nigeria; How Risk Attitude and lack of capital mitigates their needs for Business expansion. The aim of the paper was to examine the influence of women entrepreneurial attitude toward risk and lack of capital on their need for business expansion. A survey was conducted using 30 samples of women entrepreneurs within Kano metropolis. The result reveals that the need for business expansion was correlated with entrepreneurs' risk attitude and lack of capital. The risk attitude is positively affects need for business expansion while lack of capital affects entrepreneurs' need for business expansion negatively. The result revealed that all women have a lower propensity for entrepreneurship when compared with men. These problems continue to be challenging and constitutes a stumbling blocks for the progress of women entrepreneurship.

2.3 Personal Qualities of Women Entrepreneurs

2.3.1 Human Capital and Women Entrepreneurial development

Entrepreneurial development and success cannot be studied without understanding the human capital of such entrepreneur. Scholars had considered human capital as crucial and critical to entrepreneurship development. Aina (2005) succinctly states that human capital connotes the totality of the knowledge, skills, the talents, the energies, and all the potentials of human – being. This suggests that human capital is a form of resources that can be acquired, built up, and developed. In essence, the development of human capital is to ensure that they acquire meaningful and productive skills that enhance their capabilities to engage in productive activities that lead to earning of livelihoods. By implication, human capital development leads to improved capability and ultimately reduction in poverty (Olaniyan et. al.2005)

However, most scholars from developed countries associate human capital with educational attainment such as, the number of years spent in the school and the degree obtained after schooling (Glasser, 2000, Glasser, 1998, Lucas, 1998). To Sullivan et al, (2003) it is the attributes gained by a worker through education and experiences. Markusen et al, (2004) assert that business is likely to grow in areas where there are an abundant and well-educated people. Lynskey (2004) is of the same opinion that educational attainment is significantly and positively associated with entrepreneurial performance and development.

In Nigeria, and in some other parts developing countries of the world, some entrepreneurs pull out from businesses where they have previously worked as staff to start their own businesses. However, in some of these cases, the entrepreneur lacks the needed educational background, skill and professionalism as well as managerial experience to manage the business. This has resulted into a short life span of many businesses.

Nevertheless, explaining entrepreneurial success using human capital solely on educational attainment is limiting. Because it leaves out other many relevant sets of experiences, and skills a person needs to become self employed, and operate as a successful entrepreneur. In developing countries, gender studies point out that women folk generally are disadvantaged educationally. Therefore, other experiences are likely to be brought into their businesses. These experiences and skills may be generic. For example, a person's informal educational attainment, general work experience, preparedness for entrepreneurship, family occupational background, life experiences, and access to strategic resources, socialization, and business orientation may influence the ways in which that person operates as an entrepreneur.

2.3.2 . Motivating factors influencing Women Entrepreneurs

In general, a person will never start a business without motivation (Robinson,2001) Motivation is an important factor in the decision to start a business. There are various and possible motivational factors that could influence entrepreneurial behaviours. These could be individual, social, and environmental factors. These factors could be divided into push and pull factors (Robinson, 2001).

McClelland (1961) is among the most known scholars who have analyzed the concept of entrepreneurship from a psychological point of view. McClelland (1961) emphasizes the importance of the motivational aspect of the entrepreneur. In his studies, he shows that entrepreneurial behaviour is driven by the need for personal achievement leading to a clear proclivity for becoming an entrepreneur. McClelland suggests that, regardless of variations in economic development, entrepreneurs with high motivation will usually find ways to maximize economic achievement. He identifies ten personal entrepreneurial competencies for detecting and strengthening entrepreneurial potential, which are remarkably consistent from country to country. These include: (1) opportunity seeking and initiative; (2) risk taking; (3) demand for efficiency and quality; (4) persistence; (5) commitment to the work contract; (6) information seeking; (7) goal setting; (8) systematic planning and monitoring; (9) persuasion and networking; and (10) independence and self-confidence. McClelland's research has inspired a flurry of studies in the same vein up to the present.

Hirsch, (1986) in her study on factors that motivate women and men entrepreneurs in starting their businesses, the results revealed that disagreements with bosses, and the drive to control own destiny were motivating factors for male entrepreneurs. While for women, they were found to suffer job frustrations when they were not allowed to perform at the level they were capable of in their works. Hence, women were driven to entrepreneurship because of the independence and sense of achievement which entrepreneurship offers.

Scott (1986), found out that the desire to control, need for achievement, to improve the financial situation, desire to be independent and the need for job satisfaction are also some notable motivating factors for women entrepreneurs. Rogoff (1997), on the other hand, found out that the desires for greater life flexibility, seeking challenges, fulfilling a long-felt desire or escaping from the organizational glass ceiling are among the motivation factors that lead women to start-up their own businesses.

In the Global Employment Movement study, (GEM) (2005) data reveal that more than 97 percent of the respondents in their studies were involved in entrepreneurial activities out of two primary reasons - opportunity and necessity. Opportunity entrepreneurship reflects the desire to take advantage of an entrepreneurial opportunity when employment alternatives are available. From the study, only 25% of women choose entrepreneurship out of necessity and these women were concentrated in low-income countries. Thus, for women, entrepreneurship may represent an important means of circumventing unemployment and, in some countries, a way out of poverty. Women in low-income countries start businesses out of necessity often because of the lack of employment in the formal labour sector. Vietnam women entrepreneurs' council (2007) found the same result in Vietnam that the motivation behind women entrepreneurial development was that they identified good opportunities and have a good skills for the job.

Robinson (2001) divided motivating factors that influence women becoming entrepreneurs into two: the pull and the push factors. According to him, the push factor is allied with negative environment and may result from low income, low job satisfaction, or lack of job opportunities and strict working hours. The pull factors, however, may result from the need of fulfilling the desire to help others and self-accomplishments.

Orhan and Scott (2001) found push factors to be evident in developing countries while empirical evidence reveals that women entrepreneurs in developed countries were influenced by the need for achievement. Moreover, women in developed countries were motivated by the combination of pull and push factors.

The works reviewed above show that there are varying motivating factors that influence women into entrepreneurship. However, these works were largely based in developed countries. Because of the structural differences between the two countries, and different socialization experiences, it is equally important to review the motivating factors among women in developing countries.

Sadnil-Huda, Alam, and Yunus (2009) did a comparative study of women entrepreneurs in formal and informal economy in Dhaka City, India. Using questionnaire for data collection, Thirty –eight women respondents were selected through a non probability convenience sampling method. The findings showed that the motivation behind most informal sector businesses was personal survival, to get rid of unemployment and maintain family expenses.

The findings showed that quest for independence was the motive of people starting business in formal economy

Okafor and Amadi (2010) studied the motivation factors and challenges among women business owners in South –West, Nigeria. The results show that factors that motivate women into business have a way of determining the type of challenges they face. It was revealed that women entrepreneurial intensity and willingness to handle their business challenges were found to be the key motivating factors that propel women to seek for high performance in their businesses.

However, the reasons stated above are not exhaustive of possible motivating factors that influence women entrepreneurs to start business. Today, the promise of flexibility the informal economy offers and ability to combine reproductive and productive roles may be possible reasons. Others may be the family background, Family business inheritance, inadequate jobs in formal economy and possibly, just being able to do things may be the ultimate motivation of women entrepreneurs. Moreover, the socialization a woman received may serve as motivating factors. There is therefore need further research on motivation factors that influence Yoruba women textile traders in Balogun market in the choice of their enterprises.

2.4 Women's access to Entrepreneurial Resources

2.4.1 Women Access to Financial Resources

Access to financial resources is a key issue for women entrepreneurs. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. There are robust data on this critical issue. In many countries, women face unequal access to bank loans, or discriminatory practices by banks. Women, in particular the less educated ones, find it difficult to get financing from banks because they lack information on how to go about securing a loan. Moreover, bank managers are often more reluctant to lend to women than to men. Sometimes, according to Bammeke (2005) credit may be available for women through several schemes, but there are bottlenecks and gaps, and the multiplicity of schemes has been often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements. A general lack of experience and exposure restricts women from venturing out and dealing with banking institutions (United Nations, 2005).

In Arab countries generally, the Commonwealth Secretariat report (2002) showed that though, legislation guarantees independent financial resources for spouses, the patriarchal system within the family means that control of such resources even women's wages is frequently the preserve of the male members of the family. Though banks are the principal source of financing in the region, they are generally conservative in granting loans to women due to lack of collaterals. In the area of guarantees, several discouraging habits are ingrained in financial institutions and banks, such as requiring male members to accompany women entrepreneur for finalizing the projects proposed by women, as well as insisting on guarantees from the male in the family.

Suleiman (2009), in his study of Nigeria women in the agricultural sector, reported that the greatest challenge of women in agriculture is their inability to raise capital for their own affairs. Most commercial and development banks are reluctant to grant agricultural loans because of the risk factors in agriculture. The high interest rate and security of land, or other assets and bond issues serve as hindrances to raising loans from the banks. There are also some myths about women credits. One of such myth is that poor women make poor credits. Olutunla (2008) however reported that this is not normal, as Nigerian women have been found to be more accurate in terms of loans repayment.

In order to lift womenfolk out of poverty and make loans accessible to them, Federal government of Nigeria initiated lot of programmes. Currently, the micro- finance banks (MFB) are the government latest major organ of policy for entrepreneurship finance. In a research conducted by Olutunla (2008) on access of women to it was discovered that male to female application approved by MFB was in ratio 65% to 35%. According to the scholar, this discrepancy was linked to women entrepreneurs approaching banks on an individual basis and lack of soundly written business plan or feasibility studies. Furthermore, micro-finance institutions were not always able to meet the credits requirements of businesses. That is, they offer limited loan sizes and short repayment terms. ILO,(2005) had earlier reported that women entrepreneurs in Ethiopia, complained about the ceiling on micro-finance loans that it was too low to be of much value when they want operate above subsistence level. In fact, many women entrepreneurs indicate that low micro-finance ceilings, coupled with the lack of availability of any sources of financing to bridge the gap is a major impediment to the growth potential of their enterprises.

United Nations (2009) states that general lack of experience and exposure restricts women from venturing out and dealing with banking institutions. Those who do venture out often find that transaction costs for accessing credit are high, and cannot be met by the cash available to them. Because of this, they are dependent on the family members for surety or collateral and hence restrict the money they borrow. This results in lower investments. Alternately, they tend to find working capital at higher rates of interest. The availability of finance and other facilities, such as industrial sheds and land for women entrepreneurs are often constrained by restrictions that do not account for practical realities. All these in turn affect the enterprise and its survival.

Nkamnebe (2008) in his study found out that women do not patronize MFIs because they are not aware of their activities and the benefits derivable from MFIs. To him, there are factors that are inert to women entrepreneurs themselves such as: lack of mental access in which women themselves does not believe in micro-credits and MFIs, ignorance, fear of the consequences of default, and the myth that bank facilities are meant only for the poor.

In accessing loans for women entrepreneurial development, women lack access to institutional finance (Olutunla, 2007, Aderemi, et al, 2008, Onyenechere, 2009). Scholars found out that banks were unable to grant loans to women because of the fear that they may not repay back and women entrepreneurs lack collaterals that can be presented to the banks

.In terms of access to external resources, most women have limited access to funds to enable them start and develop their businesses (NEPAD, 2003). In addition, the working capital some women in informal economy operate with is as low as twenty-five percent to the extent that the working capital they operate with cannot improve their socioeconomic conditions (UNESCO, 2003).

Commenting on the role of women entrepreneurs, Weeks (2001) opines that women entrepreneurs play an increasingly important role in promoting economic growth and development. To ensure this role is accomplished, most of them rely on predatory moneylenders because of the problems they encounter in accessing credit from the formal financial institution in Nigeria (Iheduru, 2002, Olutayo,2005).

The traditional and conventional role of women in Nigeria most often inhibits them from having access to formal financial institution's loans and credit. Due to their inability to meet up with the required conditions for accessing loan, such as collateral security, guarantor, and others, women are highly restricted from formal finance and this negatively affects their involvement in both business and national economic decision-making. Their inability to access the formal financial services also hinders them from starting and expanding their own entrepreneurial activities.

2.4.2 Women's Access to Physical Resources

One of the factors of production is land. However, in developing countries, the prevailing land tenure system does not allow women to own, control, or inherit land. This is because land titles are placed in men's names even where women were clearly handling the household. Women can only obtain land for farming by borrowing, renting, or outright purchase. When borrowed lands are farmed, women are not allowed to plant perennial crops like cocoa, rubber, and other economic trees.

In addition, according to World Bank (1999) report that generally in developing countries, women are unable to accumulate titled assets that can be offered as collateral security for loans, therefore, the scale and growth of their enterprises are usually adversely affected. Inheritance practices and laws, discriminatory laws on ownership of property serve as impediment to women entrepreneur. As regards accessing land, World Bank (2009) report that among the Arabs, women do not own lands. Even if they are legally entitled to land, they often cede it to their brothers because of the belief that it should remain in the family name.

The same logic applies in relation to household property, which is generally registered in the name of the man, even if his wife has made a financial contribution to its acquisition.

In Nigeria, the land remains the exclusive property of the state. The right to use, develop, and occupy the land is granted by the government under the land use Decree 1978. The state retains the eminent ownership of the land and is entitled to take it all at any time. However, the federal government of Nigeria has not been able to provide the needed functional spaces such as lock-up shops and warehouses for businesspersons. Private property developers have filled this gap by massive constructions of lock-up shops, warehouses for rentage. Often times the rents are usually on the high side, which makes it difficult for most women to access. This situation is particularly evident in Lagos state due to the cosmopolitan nature of the state, which has placed great demands not only on housing but also on physical and social amenities.

Efforts by the government to provide housing for the urban population have not yielded much fruits. Researchers have tended to draw a strategic link between urbanization processes in a country and subsisting housing problems. Thus, the rapid rate of urbanization and its attendant socioeconomic and spatial consequences have been of tremendous concern to all professionals, policy makers, and analysts especially as it affects urban development and management (Olatubara, 2007). This rapidity in the rate of urbanization is so overwhelming that it generally far exceeds the speed with which governments are able to respond to the dynamics of urbanization due to inadequate facilities, resources and capabilities at their disposal.

To fill the gap of quantitative housing problems in Nigeria in general and Lagos State in particular are the private developers. These private developers according to Olatubara (2008) have as their motivation the desire to make a profit. Many of them capitalize on the acute shortage of accommodation by providing housing at exorbitant prices to prospective house seekers. Invariably, the majority of the houses provided by the private developers, besides being expensive are deficient in meeting the requisite minimum standards that make for a healthy and comfortable living

2.5 Social Organizational Strategies of Trade in Informal Economy

Entrepreneurship also included those who organised distributions of output (Ogunremi, 1996). The organization of work is a set of relations among people (Hudson, et al 2002). Social work organization within the informal economy does not mean that there are no rules or norms regulating the activities of workers or enterprises. People who engage in informal activities have their own “Political Economy” That is, their own Informal or group rules, arrangements, institutions and structures for mutual help, trust, providing loans, organizing training and market access and enforcement of obligation. There are rules and regulations in purchasing strategies, and marketing strategies.

Cohen, (1966) studied the social organization of credits in a West African cattle market. He found out that ‘Landlords’ (Property owners where cattle’s are off loaded) play major roles in the organizations of credit in a West African market. The Landlords serve as intermediary who mediates between dealers and local butchers in the market. Each property owner has a number of intermediaries working under him, but responsibility for their business conduct remains always with him. Also in the organization, the property owners also serve as an insurer and risk-takers, which is the most crucial factor in the operation of the whole market. The property owners interact very extensively among themselves, since it is the nature of their business both to compete and to cooperate. They compete fiercely over business and countless disputes arise among them over what they describe as ‘stealing of dealers’. In Cohen analysis of social organization of credits in a West African cattle market, the property owners serve as a link between the cattle rearers and the butchers. However, there was no information on economic innovation, or capital accumulation for the property owners, the cattle owners, or the butchers in a West African market.

Mintz (1971) studied the relationship between social organization and certain sorts of economic activity, using a particular setting, the internal market system in peasant societies. He found among the ‘Afipko’ Igbo Ethnic group that all women were almost agriculturists. Their opportunities to farm were largely linked to their husbands’ land claims. Furthermore, Afipko women were enjoined from long-distance trade, unlike women in the same region. One economic innovation that increased the capacity of women to deal as equals with men was the introduction of cassava processing and cultivation among the Yoruba women's ethnic group. For men only grow yams, with which prestige, ritual and ceremonial wealth is associated. It is left to the women to grow all else.

Olutayo, (2005) examined Yoruba women in informal long distance trade, he found that poverty informed rural women to engage in long distance trade and that there is domination by urban dwellers in their relationship. Most importantly, women had access to land, which they inherit from their parents, though they may in “love” give these lands to their brothers. Nevertheless, if she chooses to inherit the land, then she would be responsible for certain family expenses. Where she chooses not to inherit the land, the brothers become responsible. Women in long-distance trade encourage polygamy due to the need to assist the family to generate some income and at the same time take care of the home.

Shengliang,Wang, and Alon (2011) studies Social Organization of women Chinese work and the authors pointed out that social organizations play an important role in encouraging women’s nascent entrepreneurship. These organizations encourage women to take advantage of transitional economic opportunities to start new ventures that rely on specific programs designed for women. In these special programs women entrepreneurs are supplied with entrepreneurial skills, information, laws, and capital support to assist their development, for example, through the Women’s Successful Career Program, the Women’s Innovation and Entrepreneurship Program, and the Outstanding Women’s Entrepreneur Program. The All-China Women’s Federation and the Association of Chinese Women Entrepreneurs administered these programmes.

2.6 Challenges of Women Entrepreneurs in Informal Economy

Examining particular issues that affect and confront women in business is very important (Ozar, 2002, Usman, 2008). The growth of entrepreneurship results from certain environmental conditions and socioeconomic and cultural inputs. Ironically, while it is clear that more and more women are coming forward to set up enterprises, the rates of growth of such enterprises are hindered by myriads of socio- cultural problems for any meaningful entrepreneurial development (Olutunla, 2007, Onyenechere, 2008, Aderemi, et al. 2008, Sulaiman, 2009). Women in Nigeria account for about 50% of the nation’s population, yet their participation in developmental issues is very low. Ariyo (2009) emphasizing on this opined “women are groaning under unjust culture, beliefs and overbearing influence of a male dominated society, especially in Nigeria where women are denied access to land ownership”. The principles guiding the ownership of economic resources like land and

property strengthened the stereotype of men dominated society in which women are suppressed or downtrodden.

However, sustainable development can only be achieved with the full participation of women in economic development. Unfortunately, lack of access to resources has somehow affected their contributions to economic development and growth. This was clearly stated in the Abuja Declaration Development that ...

The deterioration of the economic situation in the 1980s has constrained government and financial institutions from allocating the necessary resources to the multiple roles of women and their access to development. Hence, women's lack of access to resources, including credit, information, and technology has adversely affected their participation in entrepreneurial and economic development in Nigeria (Iheduru, 2002).

Women entrepreneurs continue to face many challenges, including government rules and regulations, gaining access to finance, and building an ICT infrastructure that enables efficiency and growth. Others include poor financial management, liquidity problems, management inexperience, and incompetence, problems in coping with inflation and other external economic conditions. Poor or non-existent books and records, sales and marketing problems, staffing, difficulties with unions, the failure to seek expert advice, limited social and business networks, a low level of demand in the local economy, the value and system of tenure for housing. Constraints in access to finance, lack of work experience and skill, and lack of role models are also part of problems faced by women in their entrepreneurial activities (United Nations, 2006).

Other barriers to women entrepreneurship development are cultural obstacles, lack of motivation, high crime rates, government regulation, and problems during the transition from reliance on government benefits and employments. The problems faced by women are of different dimensions and magnitudes, owing to social and cultural reasons. These challenges may influence negatively the growth and continuity of women businesses if they do not have the wherewithal to cope with the situation. The problems discussed in this study are divided into three categories: environmental Factors, social Factors and traditional factors

2.6.1 The Environmental Challenges

Environment is the interrelated and interdependent variables or forces, which affect the way(s) a business operates. Business environment is highly dynamic and hence controls the operations and activities of business ventures. The understanding of the dynamism and the effect of environment on women entrepreneurs is very important for policy making.

Kantor (1999) and Iheduru (2002) saw family influence as the antecedent of women's entrepreneurial development. Ronstadt (1984), Morris and Lewis (1991) and ILO (1998) included infrastructure, legal, regulatory, economic and socio-cultural variables such as rapid and threatening change, one's family, school and work environment as the environmental factors that can affect women entrepreneurs.

Keeble and Walker (1994) looked at the environmental factors from the perspective of the developmental setting that stimulates local market. Several environmental indicators have been identified as the major factors that can either hinder or inhibit women entrepreneurs. ILO (1998, 2003) regards environmental factors as the external factors that include: (i) government policy (fiscal and legislative framework), (ii) access to appropriate business development support, (iii) access to finance and financial services and (iv) community and family.

Minniti and Arenius (2003) argue that these factors are the supportive services that enhance women entrepreneurial motivation. Mansor (2005) enumerated these factors, namely: venture capital availability, presence of experience, technical, skilled labour force, accessibility of suppliers, customers, new markets, government influences, land, transportation, new technological development, supporting services and living condition. Mansor (2005) also identified two perspectives; an outside set of conditions to which the entrepreneur must adapt and a strategic choice of the opportunities available via the selectivity of their own perceptions.

Apart from the problems stated above, lack of social protection and benefit pension schemes are also major constraining factors in women's entrepreneurial development (Daza, 2005). Ambert et al, (2007) see environmental problems which women in informal economy are likely to face to include health and safety risks, dangerous working conditions, gendered violence, and increased susceptibility to HIV/AIDS. In Africa, informal occupation exposes women to extremely harsh conditions for very limited rewards.

World Bank Reports (2009) indicate that in Africa, many women entrepreneurs are found working in difficult situations when compared to their male counterparts. Factors like political instability, poor infrastructure, high production costs, and non-conducive business environment affect more women entrepreneurs than men in the region. Limited access to key resources like land and credit, legal and the socio-cultural environment also act as serious impediments. In the era of globalisation, changing patterns of trade and evolving technologies necessitate skill enhancement that many women entrepreneurs in the continent are yet to possess. Yet, the women entrepreneurs in the African countries face numerous barriers that prevent them from realizing the full potential of the economic contributions of their enterprises. Several environmental indicators had been identified as the major factors that can either hinder or inhibit women entrepreneurs.

Lagos Megacity Business report (2004) indicates that women entrepreneurs in Nigeria are often prevented from running competitive businesses by their relatively low education and skill levels, which generally limit their access to the various support services. Factors inhibiting women entrepreneurial development as reported include deficient infrastructure, space constraints on productivity, lack of business premises title, and high level of illiteracy. Others include custom tariffs, and bureaucracy, constant harassments by government officials and demolition of business structures by government policies.

This study views environment as an outside or external set of conditions or factors to which women entrepreneurs must adapt. These external factors may or may not be conducive to women entrepreneurship motivation but are critical factors in ensuring the development of sustainable and successful business owned and run by women. For instance, the government ought to ensure that an enabling fiscal and legislative framework is in place; the business development support (BDS) ensures that women have access to a wide range of business development support services such as; training, counselling, marketing, accounting service and so on. Accessibility of finance ensures that women entrepreneurs have access to the right funds at the right time from the right source and at the least cost.

2.6.2 Social Challenges/Traditional view of women's entrepreneur

Despite many shortcomings and constraints, women are setting up their own enterprises, even in countries where economic decisions would normally be taken by the male head of the households. According to World Bank (1995) report, Nigeria is a good example of this phenomenon. Women entrepreneurs face problems attributed to socio-cultural factors. This is because some cultures and social traditions play a significant role in determining who becomes an entrepreneur. For instance, among Yoruba ethnic group, women are not expected to be involved in occupations that would take them outside their matrimonial home, rather they are expected to manage the family and be submissive to their husbands (Eighe and Idemudia 2000).

However, one feature that clearly distinguishes most businesswomen from their male counterparts is the added responsibility society often puts upon them in their roles as mothers and wives. A woman is not recognized as an entrepreneur, no matter how successful she may be because within socio-cultural context in Africa, the key construction of social roles of a woman is that of a mother, wife, and homemaker. Daza (2005) asserted that patriarchy is the major problems women faced in their entrepreneurial development. Patriarchy defined the social roles of women and account for other problems within the social system. Patriarchy according to Tamale, (2004,) and Nyamboh, (2005) define women in a way that their full and wholesome existence depends on getting married, producing children, and caring for their family. In another dimension, Cain (1999) cited in Oyekanmi (2005) sees patriarchy as a set of social relations with material base that enables men to dominate women. That is, patriarchy describes a situation where distribution of power and resources within family, community, and societal level favour male gender to the extent that male gender maintains power, resources, and women are dependent on them. This gender inequality are sustained by cultural factors, and translated into overt and sometimes covert discriminatory practices in the family, school, politics, housing, religious institutions, and even in business settings (Bammeke,2004).

Aina, (2003) states that traditionally, a woman derived her social status from two major roles-that of a wife and a mother. As a mother, she was the primary custodian of the cherished values of her society. She devoted her energies to the life-preserving activities of procreation, which meant having as many children as possible, while she enjoyed higher social status and a sense of fulfillment by the birth of male children. The patriarchal structure

of the society, whereby the men dominate the material base of the society, therefore gives men control over female sexuality. There were clearly defined sex roles, while various taboos ensured conformity with specified gender roles (e.g. dehumanizing widowhood practices, early marriages, food taboos). Among the Yoruba of Southwestern Nigeria, women kneel in front of their husbands as a visible sign of wives' subordinate position to their husbands.

These discriminatory practices hinder women from accessing strategic resources needed for entrepreneurial development and make women's enterprises prone to higher rate of closure than men's enterprises (ILO, 2000, Marlow, 2009).

In Nepal, Acharya, (2001) studied constraints of women in entrepreneurial development. The result reveals that women entrepreneurs in Nepal suffer from bias because of the cultural and traditional values. That is, the expected behavioural pattern of women, which is marked by modesty and lack of articulation, is often misinterpreted as incompetence and lack of professionalism. In this setting, the transition itself from a "non-professional" approach to a "professional" one is an extra effort for women. In addition, women by themselves find it difficult to interact and discuss issues as equals, because they have been trained to listen, obey, and leave decisions to men in the family. The condescending views of others do little to support them.

Women entrepreneurs in Bangladesh also suffer from the myth of women not being effective organizers. They are believed to be best suited for housekeeping. This has created difficulties for women to become true entrepreneurs. A study on women entrepreneurs' by ESCWA (2009) found that due to the prevailing social norms, women entrepreneurs were prevented from managing their businesses independently. These norms restricted women entrepreneurs' mobility, and thereby affected interaction with others. Because of this patriarchal bias and role prescriptions, ambition, self-confidence, innovativeness, achievement motivation, and risk-taking ability, which are essential for an entrepreneurial career, are inhibited. Women entrepreneurs also face restrictions hampering their mobility. Some of the women entrepreneurs complain that government clerks and private dealers harass them. As a result, many women entrepreneurs operate on "comfort zone movement," that is, they tend to operate only among clients that they know. Products are sold to relatives and friends and suppliers tend to be family friends.

Bumpus et al. (2008) in their study showed that women entrepreneurs challenge in informal economy was occupational mobility glitches. Occupational mobility, which is,

shifting from one product line to another, is considered by women entrepreneurs as disadvantageous. Taking a chance to venture on their own is considered a risky proposition, which can be indulged by the family members once but not again if a woman entrepreneur wants to be more adventurous in her ventures. Women are also financially at a disadvantage to innovate into a second product line. Many women have to borrow from the men in their lives to start up the first venture. However, money for a second venture is often not as likely to be forthcoming from the same source. Many women entrepreneurs have to experience the troubling “assistance” of support agencies. Harassment in government departments, indifferent and discriminating attitude of officials of all small-scale industry related departments, such as taxation, labour, power, etc., are some of the problems that women entrepreneurs have to deal with.

Interestingly, in one study on women entrepreneurs in South India by Das (2007), women entrepreneurs did not feel that having their own business affected their roles as spouse, parent or homemaker very much. These women experienced very low levels of work-family conflict in their spousal or parental roles. However, it should be noted that all these women had someone to help them with their household chores – either a part-time or a full-time maid. Part of the reason for a lower level of role conflict may also be the high amount of spousal support that these women had. Over 74 per cent of the women said that their spouse was either happy or very happy that they owned their own business. Another factor that may have contributed to the high degree of spousal support might have been the stable, satisfactory nature of their marriages. It may be noted that most of the women had been married for a long time with over 80 per cent stating that they were “satisfied” or “very satisfied” with their marital life.

Another recurring obstacle for women to engage in entrepreneurship is the perceived lack of time or competing demands on time. Because women are responsible for so many different domestic chores and the raising of children, they do not have enough free time to develop either their entrepreneurial skills to become entrepreneurs or to develop an existing business. The lack of free time does not allow them time to travel to support institutions, banks and other finance houses for advice and information on credit, to attend training programmes to acquire skills, or to seek out better customers or suppliers. This lack of free time has been observed in a number of studies across different countries: Cote d’Ivoire, Ethiopia, Mali, Morocco, Senegal and Zimbabwe (De Groot, 2001). The results suggest that lack of time is a barrier to most women, in most economies, independent of the level of development.

Okojie (2002) argues that poverty is a major factor that hinders women entrepreneurial development. Poverty, according to him, incapacitates women economically; indirectly subject them to state of destitution, noiselessness, powerlessness, and even violence. These conditions affect negatively on women entrepreneurial development. Furthermore, education, and manpower, lack of equipment and appropriate technology, cultural restrictions, weak land rights, erroneous ideas about women and credits, entrepreneurial attitudes, misplaced focus, market and marketing are other major obstacles that hinder women entrepreneurial development (Food and Agricultural Organization, 1989; Idemudia - Elabor, 1991). In the view of Oyekanmi (2004), women in Africa generally are gendered in terms of access to and control of strategic resources that would make positive impacts on their lives.

In addition, men are perceived to be entrepreneurs and not women (Ahl, 2009). Moreover, insightful studies show even among women enterprises owners, women entrepreneur seem to choose their trade by accident and prefer diversifying into new areas rather than expanding their present enterprises, thus making them more susceptible to risk and difficulties in developing entrepreneurial

than men traders who prefer augmenting their business instead of venturing into new domains (ILO, 1995). Extant literature pointed out that due socialization process of women, women are perceived as weak, passive, and irrational, gentle and of a kind disposition and no innovative behaviour. These attributes of women are anti-thetical to entrepreneurial development as an average entrepreneurs need to be innovative, rugged and aggressive (Akpa, 2007, Babalola, 2009)

Table 2.3 Summary of the Constraints on Women Small Enterprises

Mayoux (2001) summarized the above-mentioned constraints facing women entrepreneurs in the following sub headings in a tabular form. Table 2:3

Enterprise Constraints	Micro- Level	Household Level	At Level of Individual
Resources and Property	Unequal inheritance laws, inequality in marriage contract and community access to Land	Male appropriation of household/family property. Women are not usually to participate in property sharing.	Lack of individual property
Income	Legal systems which treat women as dependants rather than individuals, also reflected in tax systems	Male appropriation of income	Limited control of income
	Lack of public welfare provision or recognition of costs of reproduction	Female responsibility for family provision and male withdrawal of income	Prioritization of investment in household
	Low female wages		Low incomes for investment
Credit	Financial system discriminating against women	Male appropriation of credit	Lack of collateral to secure credit
Skills	Lacks of Opportunities for apprenticeship	Lack of investment in female education and skill acquisition	Lack of confidence and ability to enter new areas of business.
	Gender-stereotyped training and education which devalue women	Low valuation of female skills	
	Discrimination in access to education system and training		
Marketing	Lack of access to marketing support scheme.	Concerned with family honour and restrictions on female mobility.	Lack of information and network system.
	Lack of marketing support for female-dominated industries		
Labour	Unwillingness of men to work under a women entrepreneur.	Limited claim to unpaid male family labour.	Lack of network system and authority.

	Harassment of female informal sector workers		
		Women's responsibility for unpaid family labour	Lack of time.
General underlying constraints on change	Institutionalized discrimination and violence	Opposition to female independence and autonomy	Lack of autonomy
	Lack of women's participation in decision-making	Domestic Violence	Lack of confidence.

Sources: Mayoux (2001) Jobs, Gender and Small Enterprises: Getting the Policy Environment Right. P.64-66

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2.7 Historical Dynamics of Yoruba Women Entrepreneurs

2.7.1 The Pre- Colonial period

Yoruba ethnic group is one of the largest and most historically important ethnic groups in Nigeria and Yoruba women in particular commanded great respect for their contributions to the social, economic, and political growth of their society (Asakitipi, 2007). They occupied a great and significant place in pre-colonial political organization, religion, family life and the economy. Fadipe (1970), Denzer (1994), Falola, (1999), and Effah (2005) highlighted the roles and positions occupied by Yoruba women during pre-colonial periods in Nigeria in their various works. An account by Fadipe (1970) for instance, shows that Yoruba women had important legal rights in their natal homes. These included access to land, use of their fathers' houses, a share in the profits from their father's farm, participated in the ancestral and '*Orisa*' *Cults* of their paternal lineage. Thus, Yoruba women in pre-colonial period possessed independent sources of ritual, economic and political influence. They could count on their father's people for financial assistance in their trading ventures as well as protection in cases of marital discord.

A Nineteenth- century records and legal records compiled by Sekoni (1999) and Akinwunmi (2010) showed that Clarke and the Lander brothers, who followed some of the caravans during their journey in Yoruba land, reported the predominance of Yoruba women entrepreneurs in trading activities. Indeed, they described these women as shrewd business women. They occupied a pivotal place in the local and state economy, organizing household industries, operating the local market system and establishing a long distance trade network. Yoruba women generally engaged in various trading activities ranging from marketing agricultural product to long distance trade in different types of clothing materials. This fact was attested to Olutayo (2005) when he asserted that an exclusive system of marketing and long distance trade was the hall mark of Yoruba women history

Yoruba women engaged in commercial activities in the pre-colonial era for many reasons. Some of the reasons included supplementing the income of their families. Their involvement brought enormous wealth to some of them. Most of the popular Yoruba women in this period became popular because of the wealth derived from their commercial activities. Their wealth, in turn, gave them political positions in their respective communities. Some of the women included Efunsetan Aniwura of Ibadan and Madam Tinubu of Lagos and later of Abeokuta.

However, Yoruba marriage did not confine women strictly to domestic roles, but offered them new frontiers of knowledge for exercise of power and influence in their communities. This was particularly true for the privileged women among the royal, noble and the trading elites (Denzer, 1994).

The legal status of Yoruba women in pre-colonial period needs highlighting. Under the pre-colonial customary laws in most Nigerian societies, women were considered free adults and this created much room for them to move freely from one region to the other. Though, certain limitations were unopposed, which sub ordered them to male authority. Nevertheless women had independent access to income, since land was usually owned communally, whoever worked or tilled the land, whether male or female shared the benefits.

2. 7.2 Yoruba Women in the Colonial Period

In Yoruba land, the British assumed administrative control in a piecemeal fashion, beginning in 1861 with the seizure of Lagos. British influence spread gradually throughout the Yoruba state until the 1890s, when the imperial government successfully imposed colonial rule through a series of treaties, combined with the strategic military expeditions where necessary. European policy makers, however, much they wanted to engineer change, realized the importance of dialogue and compromise with the local authorities in developing and enforcing new laws and policies. The African subjects transformed European policies and institutions into new syncretic forms in tune with their own values and culture. Possessing a rich material culture, a complex ideology, a well-defined constitution, the Yoruba peoples readily adopted the new culture of the British to their own needs. Seeing the advantages in some colonial policies, especially the regulations for easy divorce and redemption from slavery, Yoruba women seized the chance to gain greater autonomy and explore new avenues for advancement. Others discovered that Christianity and western education offered desirable strategies for leadership and status in the colonial period (Denzer, 1994)

Writing on Colonial and post- colonial periods, Cassandra, (2009) wrote that Yoruba women are noted for their economic activities, confidence, and authority. According to the Cassandra (2009), Yoruba women were vital to their local economies, as market traders, tailors, even hairdressers, they are the key contributors to their communities, not only through the goods

and through services they provide, but also because of the income they generate for their families and suppliers alike. Likewise, MacIntosh, (2009) emphasizes the connections between Yoruba women duties within household, their income generating works, and their responsibilities in religious, cultural, social, and political context. However, Leacock and Etienne (1980), summarizing women's status and experiences under colonial stated that their experiences were neither wholly good nor wholly bad. As pointed by the scholars, the impact of colonialisation depended on the precise strategies of the exploitation employed by the colonizer and the strategies of accommodation or resistance adopted by the colonized. However, as women lost part of their former political authority; they still wielded influence and exploited new opportunities in wholesale and long-distance trade.

There are three basic theses concerning the impact of colonial rule on African women's status and role: 1. it was wholly beneficial, 2. it caused women's status to deteriorate and 3. It set in motion a complex cultural interaction that produced both beneficial and adverse results. During the colonial period according to Leith-Ross (1939) cited in Denzer (1994), the colonial rule was beneficial, underlay the activities of missionaries, administrators, and government anthropologists. Colonial laws abolished or partially abolished certain practices and institutions that British administrators regarded as inhumane, uncivilized, or exploitative such as involuntary domestic slavery, pawnage, forced marriage, child marriage, and woman-woman marriage. They strongly believed that the growth of Christianity and western education promoted progress and enlightened ideas concerning women's status in the society.

In the 1970s, some scholars such as Lebeuf, (1971), Awe, (1972) and Allen-Van (1972) writing about the impact of colonialism on women's political institutions and authority in several African societies, questioned this theses and concluded that much of the basis of women's former power collapsed under the indifference of colonial administrators , who failed even to notice their presence

While it is true that women's political roles declined, recent studies of women's economic and social history in Nigeria prove that women made some substantial gains in legal rights and economic opportunities under the colonial rule. How much depended on the nature of the particular society in which they lived, as well as the intellectual and economic capacity to take advantage of the new opportunities. According to Leacock et, al (1980), women's experience under colonial rule was neither wholly good nor wholly bad. As pointed by the scholars, the impact of colonialization depended on the precise strategies of the exploitation

employed by the colonizer and the strategies of accommodation or resistance adopted by the colonized.

However, women lost part of their former political authority; they still wielded influence and commanded respect in the development of modern politics. They exploited new opportunities in wholesale and long-distance trade. In the independent churches, they re-established much of the status they had previously enjoyed in traditional religion. Changing marriage and divorce laws allowed them greater freedom of choice and new strategies for careers.

Everywhere among the Yoruba, women previously bound by custom to submit to unwanted marriages seized the chance to gain more control in their lives. The rate of divorce escalated. Sometimes wives could end a marriage because the union offered few economic incentives, especially if they were junior wives with onerous workloads in their husband's household. Often they move to a new locale where prospects for trade or another career were brighter. Although cultural attitudes and government policies restricted access to education, educated girls acquired new skills and expertise in leadership in the new colonial society.

2.7.3 Yoruba women in post- colonial period

The postcolonial era brought about two groups of the Yoruba women, particularly among women in Lagos state. The first group was the educated ones who had access to western education. This includes the wives of returnees and those who were fortunate to gain access to education among the Yoruba girls, and the indigenous women who had long been involved in trade and long distance –trade.

2.7.4. Women entrepreneurs and markets in Lagos State

Lagos was popular for its trading activities both as a centre of domestic and foreign trade and as a land of traders. This status continues even after the colonial government handed over power to Nigerians. The people of Lagos operated a vast network of trading activities. This gave rise to numerous markets around Lagos. Markets such as ‘*Ebute Ero*’ market, which was noted for its popularity with people from far and near who came to the market to trade. Another important market was ‘*Obun Eko*’ market, which was established by the ‘Ijebu’ speaking people and where periodic market activities were undertaken by all and sundry (Lawal 1994).

2.8 .

ARCHIVAL LITERATURE

2.8.1. A Socio-Historical Study of Entrepreneurial Development of Yoruba Women in textile trade at Balogun Market.

2.8.2. Introduction

The importance of archival study cannot be overemphasised. The preservation and accessibility of archives among successive generations constitute the greatest single treasure of the human heritage. More so, archives compliments the human memory, thereby allowing the flow of recorded knowledge of the past for future use (Abiola, 2009). Based on this, the researcher sets out to examine some documented secondary materials on how Yoruba women got involved in textile trading at Balogun market for the benefit of this present study and recommendations for the future. The researcher was guided in this quest with the objectives of the study. Responses from some key informants and respondents of the study were also included .

2.8.3. Strategic Entry and Motivation of Yoruba women in Textile Trade

The history of textile trade in Lagos could be traced to the history of dyeing textile materials that was widely practiced in Lagos in the 1860s. Cole (1964) revealed that until 1930s, Lagos was one of the most important centers of the dyeing industry along with Ibadan, Oshogbo, and Abeokuta. Among one of the biggest weaving centers in the 30s were managed by the Ijebu. Beuer(1954)and Akeedolu-Ale(1975) succinctly stated that among the indigenous traders, the first generation to take advantage of the new opportunities from the opening the sea port came from all the main Yoruba sub-cultural groups, especially the Ijebu. The Ijebu produced clothes that the patterns were similar to those produced by a small group of Igbo women near the sea (Probably Akwete), and is contiguous with Lagos.

To support that there were active weaving in Lagos, Cole (1964) wrote;

A very active weaving industry existed in Lagos and its environs, as evidenced by the reported 50,000 native clothes exported from Lagos in 1857. The importance of this cottage industry is to be seen against the report in the same year that The Manchester Cotton Supply Association sent two tons of cottonseed to the Consul (Lagos) for distribution to farmers.

There was however, a serious decline in weaving because of the competition from manufactured textiles materials imported by Europeans.

The importation of manufactured materials by Europeans dated back to 1852 following the bombardment of the town by the British that brought about the effective end to slave trade. The effective end to slave trade and the news of bombardment attracted a number of European, Asian, Lebanese, and African merchants to Lagos. While Europeans controlled most of the importing and wholesale trade, some Africans and Asians were also involved in importing, but they accounted for a small proportion. Asian, Lebanese, and African then engaged in retail trade. Among the Asians, the Lebanese showed a decisive preference for the textile trade while the Indians handled a greater variety of general goods, including textiles. However, despite their involvements in textile trading in Lagos, neither the European nor the Asian reached directly more than a small fraction of the final consumers usually those in the salaried class (Mabogunje, 1964, and Cole 1964).

A respondent in KII provided more information on this.

Among the company that came to trade in Nigeria was 'CFAO'. At the inception of CFAO in Nigeria, one organ of the company known as 'Qualitex' engaged in importation and distribution of textile materials. Because they could not reach the grass-root, especially the indigenous women, intermediaries were sought after. Qualitex personnel started sniffing and making enquiries on wealthy women that had earlier been engaged in long distance trade. These invitations brought out wealthy and long distance women traders into textile trading at Balogun market. Some women traders had for long abandoned long distance trade because of recurrent risks to their lives (KII, /58yrs/ October 2011)

The findings from archive revealed that textile production and sales of textile materials in Lagos started long before the British colonization of Nigeria, especially the production and sales of tie and dye materials.

The respondent in KII went further to explain the psychological status of women traders in Lagos State then, and why they had to, gladly accept the invitations not minding the cultural and language barrier between them.

“ It is pertinent to state that among indigenous Yoruba women of Lagos state, there were three values that were utmost important to their existence. These were Wealth, Power (either political or spiritual power), and Fame. These values accounted for some of the political and economic activities of some indigenous women in pre-colonial periods. Moreover ,the fact that the wives of the returnees who had formal education had formed themselves into a class ,within the

government circles and within the city, the indigenous women decided to hold on tentatively to business in order to form themselves into a class''(KII/ 58yrs/ 5October, 2011)

It can therefore be inferred from above responses that what motivated wealthy women traders in long distance trade to textile trade was to maintain and sustain their cultural values(Fame, Power or Prestige) since they were not able to access formal education because of cultural attitudes and government policies.

2.8.4 Organization of textile trade Yoruba women

The researcher examined this objective from diverse methods of selling textile materials. The researcher found out that the first method was taking their wares to the market (Kajola women traders association, 1934). Trading in market places seems to be the dominant system of trading among indigenous women. According to Johnson (1921), Mabogunje, (1964) and (Falola, 1999) markets have always remained an important feature of the retail structure in developing countries. In Yoruba land, for instance, markets have always formed a traditional feature of Yoruba towns of which Lagos is one. Markets have been classified based on the time and frequency. Thus, there are daily morning markets, day and night markets and three or four day's periodic markets. Each of these markets, performs a specialized form of trading, of which textile trading is one.

Hawking: Apart from the sale of textile materials at periodic markets, women also engaged in hawking of textile materials. The hawking of textile materials was so rampant that the then administrator had to ban hawking on Lagos Street. The decision was taken to regularize the activities of hawkers on the street. Those who flouted the law were usually taken to court for prosecution. The decision to ban hawking, especially textile materials was informed by the decision of the administrator of the colony taken in the anticipation to build ''Native Market Stalls'' in Lagos. This decision to build a native stall was contained in a letter dated 27 December 1945 from London to United African Company. It reads:

We have recently received a quotation from London for Native Market. These are constructed with slotted Angle Irons together with a galvanized roof. The length is 30 feet and width 8 feet and the cost delivered Lagos about thirty nine pounds

Movable Stalls: Another feature of trade organization was a form of commercial linkages between the Syrian merchants who occupied most of the shops along the thorough fares and numerous women retailers who usually place their movable wooden counters in the front of Syrian shops. Mabogunje(1964) explained that it was difficult to explain why the Syrians tolerated such competitive enterprises from the African women. However, on the critical analysis, Mabogunje (1964) contended that they were no competition because both were necessary to the sustenance of each other. It is pertinent to point out that the indigenous women retailers enjoyed the privileged of an easy and more direct knowledge of the nature of consumer demands which the Syrians did not have a privilege to access. The advantage of contact with consumers and understanding of consumers' needs and preferences was utilized to the maximum advantage by the indigenous women. Mabogunje (1964) stated:

Quite often, when they (women traders) sense that a particular type of textile materials is likely to hit the market, they enter into an arrangement with the Syrians to buy it all, and to retail it right in the front of the Syrians shops. The propinquity is a major element in this type of trade. That is the indigenous women had to purchase franchise rights on textile materials from the Syrians. In marketing strategies, it is necessary that the seller must be at hand to attract customers who probably noticed the textile materials in the Syrians shop or, had been advised that it would be to be found there. However, if the customer no longer finds the material in the shop, the customer is left with no choice but to bargain on the new price for it with the retailer.

This unique behaviour of indigenous women had implications for accumulation of wealth among women textile traders.

2.8. 5. Challenges and Coping Strategies of Women Textile Traders

One of the notable problems faced by indigenous women textile traders was placing a ban on the hawking activities of the women textile traders by Colonial administrators. The essence, then ,was to regulate the hawking of these traders and confine their sales to markets. The total ban of hawking did not happen at once or unexpectedly. There was a notice that the hawking should be done on every three days, and then every two days before the total ban was pronounced. The women had to negotiate the problem of banning of hawking of textile materials through a petition to the administrator of the colony. The women's association known as ‘ Kajola Women Textile Association’ had to petition the colonial administrator about the effect of banning them from hawking.

One paragraph from the petition written stands out:

The Lagos Town Council police have been waging war against your petitioners, which have brought many of your petitioners to the law court for prosecution and eventually penalized because your petitioners have no specific place to carry on their trade as others. Your petitioners are forced to street hawking along commercial roads in Lagos, because there, your petitioners get people who came from the province to purchase good. That your humble petitioners beg to come frankly to your Honourable that a similar place requested which is not an approved market has been existed in practiced for long age. For instance, there were women textile dealers at palm Church Street near Faji Market, and these women were paying to town council collectors; their counters were numbered no 10-13 and other two counters bearing number 8-9 at Victoria Street. Also between a premise no 88 and 92 Victoria Street, a small corner piece leading to Decemo Street, their counters were numbered Nos- 115-133 and fourteen Counters bearing no numbers at porter street, their counters were also numbers nos 24-27 and four other counters bearing no numbers well. Why then should your petitioners are deprived to search for their daily needs. That your humble petitioners requested your honourable to allocate these places of two pieces of land to your petitioners both free from of any kind without hindrances of any kind, temporary seat as other textile dealers.” (-The administrator of Colony, 1953)

However, the Administrator of the colony through a letter granted the request for allocation of land for their textile trading activities to the Town Council dated 22 June, 1953. It reads: “I have the honour to refer to your petition dated the 23rd of March and to say that the Lagos Town Caretaker Committee has allocated a portion of Ijaye street for you to exhibit your wares.”

The uniqueness of this archival information is that it provides information that those places fought for by the indigenous women form some units at Balogun Market. Their ability to secure the place further contributed to the enlargement of textile trade at Balogun market, which is still in existence.

Another challenge that existed for women was the issue of traditional views about women, especially during the period under discussion. That is, the issue of patriarchy, the rule of men which scholarly works had identified as a barrier to women advancing in business circles given the time and deep seated cultural values of the time. Patriarchy, women’s oppression, and domination by men are the fundamental oppression and the root of other problems experienced by women according to feminist theory. How do they negotiate this problem?

A respondent in KII commented:

History has shown that polygynous form of marriage was the most common form of marriage. These indigenous women only have a child or at most two children. This method was to enable them to concentrate on their trading activities. Where a woman is the only wife of the man, she will marry another one or probably two wives for the man in order to be free from the grips of the man. They were shrewd businesswomen. Their concern was to create and accumulate wealth (KII/ 58yrs/ October, 2011).

To support this response from literature, Denzer (1964) had earlier asserted that some wives could a marriage because the union offered them few economic opportunities. They would always move to new locale where prospects for trade or another career were brighter

2.8.6. Summary of findings from the archive and oral interview

I. The findings revealed that the involvement of Yoruba women in textile trading dated back to pre-colonial period. Women traders in long distance trade were sought after by Europeans textile traders in order to penetrate the local women (local consumers). Their functions as intermediary between the European textile importers and local people were significant. The economic relationships formed improved the accumulation of wealth, of these indigenous women within the socio-cultural environment. Their entries in textile trade were championed and facilitated by the Europeans. This had implication for subsequent development of entrepreneurial activities in textile trade as they had a direct link with the Europeans and monopolized the retail part of the trade.

The indigenous women textile traders had no formal education, and there were no recorded history of acquisition of formal education or that they had undergone training in textile trade. The human capitals of the indigenous women were their accumulated experiences in long-distance trade. They had to rely on what was known as 'Local Sense of Trading' in perfecting their marketing strategies. This was manifested in their abilities to negotiate with Syrians in order to place exclusive rights on some materials, while at the same time, interacting with the grass roots women (consumers) to in order to understand their needs, taste, and preference for textile materials.

The cost of investment in textile material during the pre-colonial was relatively lower as there was no head cost such as, cost of transportation of materials, payment for shops and

storage facilities. The indigenous women engaged in overt competition in marketing strategies with the Syrians by placing their “ native market stalls ” that is, moveable stalls right in front of their shops , purchasing and selling textile materials in agreement with them. This innovative idea exhibited by indigenous women textile could have resulted in some profits above the expected profits, in wealth acquisition and accumulation over time.

Indigenous women textile traders registered their textile trading activities. Archival materials recorded associations that were registered legally with the colonial administrators such as ‘Kajola Women Textile Dealers Association’ registered under Business names Ordinance No.28210. “Faji Market Women Vendors Guild” registered in Nigeria, established on 22 /3/1939 (The Commissioner of the Colony, 1939). Through the establishment of registered associations, they were able to fight and obtain their rights from the colonial administration.

Social relations in the market appeared very strong, as collective decisions were made, individuals abide by such decision(s). One of such decision was the issue of the boycott of the opening of the Ayorinde market built for the women traders. The women textile traders decided to boycott the opening of Ayorinde market because of unresolved issues they had with the colonial administrators.

Indigenous women had to negotiate the issue of patriarchy by marrying other women for their husbands, so as to concentrate on their trading activities. This means that indigenous Yoruba women encouraged polygynous form of marriage, unlike the monogamous form of marriage that was the practice among the educated wives of the returnees. The actions taken to achieve entrepreneurial success were subjective to the women within the socio-cultural environment. There were many advantages derived from this type of arrangement such as leaving the household economy of care and welfare of children to the other wives in order to concentrate on their textile trading. This social action is in line with Weberian social action theory, which states that action, must have a purpose and must be value oriented.

The issue of access to credit either informally or formally was not discussed in this section, as there was no available information on this. However, previous related studies have shown that women relied on “Esusu” (Women’s contributions) to augment their trading activities and supplement family income. The private wealth accumulated by these indigenous women could not be ascertained with any degree of accuracy, because there was no available information on this. Nevertheless, the finding from the field shows that most women textile

traders inherited the textile shops from their mothers who inherited it from her mother. The indigenous women textile traders set the process of inheritance of textile shops at Balogun market. The researcher also believes that the act of accumulation of wealth in textile trading must have been handed down from indigenous women from one generation to another.

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2.9. THEORETICAL ORIENTATION

Entrepreneurship is mostly an economic function as it involves the formation and development of an enterprise. The social systems within which entrepreneurial activities take place influence the decision to start an enterprise and subsequent development of such enterprise. This implies that actions taken within the social system to the development of such enterprise are subjective to the actors. Human beings do not just react; they act upon it in terms of meanings they give to the actions. If actions stem from subjective meanings, it follows that sociologists must discover those meanings in order to understand the actions. Sociologist cannot simply observe the action from outside and impose an external logic upon it. They must interpret the internal logic, which directs the actions of the actor (Haralambos, 1999). This implies that the meanings that underpin entrepreneurial actions towards entrepreneurship development could be explored through the form of multiple mental constructions, socially and experientially from an actor's point of view. Social actions (by entrepreneurs) are meaningful human behaviours (Weber, 1903) which cannot be separated from their social and cultural context.

2.9.1 Weberian Social Action Theory

The theory of Social Action is sometimes referred to as 'The Action Frame of Reference'. Weber was preoccupied with the possibility of analysing human actions and relationships scientifically (Abraham and Morgan, 2004). Weber's work is so varied and subject to so many interpretations, that it has influenced a wide array of sociological theories (Ritzer, 2000). It is for this reason that Weber conceived of sociology as a comprehensive science of social action (Coser, 2004). It is further observed that Weber's primary focus was on the subjective meanings that human actors attach to their actions in their mutual orientations within specific socio-historical context. Weber argued that explanation of social affairs has to account for the way in which individuals attach subjective meaning to situation and direct their actions in accordance with their perception of those situations (Burrell and Morgan, 1979). This implies that individuals interpret, define situation and act accordingly. This also signifies that behaviours are moulded within the socio-spatial setting. In other words, human predisposition and cultural frame are exclusive functions of our mutual orientation.

A good and more specific example of Weber's thinking on action is found in his discussion of economic consideration.... for what matters is not the objective necessity of making economic provision, but the belief that it is necessary (Ritzer,2000).Therefore, action is not possible without purpose. The ideal types of social action must have a purpose or intention inscribed in them (Labinjo, 2002). To Weber, there are four ideal types of social action. They are emotional action, traditional action, goal rational actions and value- rational actions.

Zweckrational action or rational action: This is a goal-oriented rational action where the actor deliberately acts to achieve a definite goal. As described by Elwell (2009), Weber associated goal oriented rational behaviour with actions, which both the goals and means were rationally chosen. Weber position on rational action could be used to justify the Yoruba women involvement in textile trading. This refers to entrepreneurial thinking in textile trading in which the Yoruba women are expected to establish goals and take rational steps to achieve them. It is a known fact that, people do not get involved in action without understanding of the goal(s) to be achieved. Rational action is guided by consideration of ends, means and secondary consequences (Labinjoh, 2002). Yoruba women entrepreneurial development fit this theoretical postulation. Women entrepreneurs logically establish goals by engaging in textile trading. However, there are some logical actions women actor must assume that would lead to the desired consequences (Entrepreneurial development). They are different dynamic, rational actions taken that were subjective to women textile traders, and that had helped in contributing to entrepreneurial development in textile trading. The end-in-view of logical actions taken to achieve entrepreneurship development is profit, wealth accumulation, and return from risks, societal respect, appreciation, recognition, satisfaction, employment, and power (Ogidan, 2010).

Action could also be *Wertrational* action or value-rational action. This implies that value-rational actions illuminate consciousness about value standards. Value oriented rationality is the process of pursuing goals through rational means, although the goals may not be rational (Elwell, 2009). Labinjoh (2002) observed that in this case, the agent consciously decides on the ultimate goal of his or her action and, in consequence, systematically organizes the action to achieve the goal. In this regard, action is based on unconditional intrinsic value, whether ethical, aesthetic, religious or any other, of a particular sort of behaviour. In other words, action is based on collective beliefs, values and sanctions .An action or the social organizational methods of women entrepreneur may be value rational. A woman entrepreneur

needs to operate within the existing norms of the market, most especially peculiar method(s) of business practices might be motivated by the value of efficacy of action.

The third kind of social action is what is called affective social action. This is action where emotion or impulse determines the means and ends of action. The affective action is anchored on the emotional state of the actor (Coser, 2004). Generally, among the Yoruba women textile traders, the deliberate exposure of their children to textile- trading, preparing them and other members of family entrepreneurially in textile trading could be anchored on the emotion of the women concerning the trade. The emotions attached to the textile trading could also be traced to desire to leave legacy for children, and for the trade to succeed them. However, the inheritance could also be guided by other motives.

The last kind of action is traditional action, which is guided by customary habits of thought, reliance on “the external yesterday” (Coser, 2004). Every society has distinct traditional perspectives that are transferred from one generation to another. This Cohen (1968) observed that Weber typically depicts the process of means-end motivation in social action. He observed that every actor has certain sentiments or affective dispositions, which affect both his/her choice of goals. It is further averred that action is influenced not only by the situation but also by the actors’ knowledge of it. It is for this reason that knowledge of available means and perceived efficacy of action play important role on what course of action to take in entrepreneurial activities.

It is very seldom that an action takes only one of these of these forms. In most cases, a social action is a mixture of two, three, or even all the four of these types. The four constitute a heuristic device for understanding Human action (Labinjo, 2002). In this case’, the four types of social action of Weber’s typologies of social actions are not mutually distinctive but could be inclusive as actors might combine the different kinds of action in one entity.

The main actors are the Yoruba women textile traders. An economic action taken to start a textile enterprise is viewed as goal oriented rational action. The economic actions can be motivated by varying factors within Yoruba socio- cultural context. In developing countries, many people find their primary sources of the meaning of life and motivation in socio-cultural values, beliefs, and mysteries. Entrepreneurship development results from social actors embedded within the social system. Within the social system, Yoruba women textile must define, give meaning, and redefine situations in order to organize their businesses with interactions with other social actors. Despite the nature of social system in which they seek

opportunities, Yoruba women textile traders do not just react in a uniform manner like other women in informal economy to experiences of social system, they attached a range of meanings to it and these meanings directed their actions. Weber argued that explanation of social action has to account for the way in which individuals attach subjective meaning to situation and direct their actions in accordance with their perception of those situations. The Yoruba women textile traders convert inputs, that is, perceived efficacy of opportunities and resources into outputs (entrepreneurial performance) by a social process adopted in her social system

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CHAPTER THREE

METHODOLOGY

3.0 Introduction

This section focuses on the methodology for data collection adopted in this study. The methodology discussed in this section includes: research design, the study area, the study population, methods of data collection, research instruments, validity and reliability tests for research instruments, methods of data analysis, ethical consideration, field experiences and limitations of the study

3.1. Research Design

The research design is descriptive nature. The study utilized qualitative techniques in data generation. The qualitative method allows us to gain valuable insights through the subjective narratives of the respondents, that is, it gave us understanding of participant perspectives. This also allows us to present data that is rich in normative and expression. There have been numerous publications on the nature and attributes unique to the qualitative research methodology. For example, Bryan and Burgess (1999) note that one underlying attribute of qualitative methodology is its strong adherence to viewing events from the viewpoints of the subjects. Similarly, Hakim (1987) opined that the focus on qualitative research is on an individual's own account of his or her attitude, motivation, and behaviour. The scholar goes on to say that, the qualitative approach allows the researcher to get a descriptive report of the subject's perception, attitude, views, and feelings.

As Bryan et al (1999) comments, "the emphasis on description entails attending to mundane detail." The apparent superficial trivia and minutiae of everyday life are worthy of examination because of their capacity to help us to understand what is going on in a particular context and to provide clues and pointers to other layers of reality. The scholars also argue that the data from qualitative research observation consists of detailed descriptions of people activities, behaviours, actions and the full range of interpersonal interactions and organizational processes that are part of observable human experience.

Therefore, relying on the advantages of qualitative method of data collection as espoused by different scholars, this study engaged the total issues in entrepreneurial development. The issues explored included Historical development of textile trading at Balogun Market,

Influence of Social System in Yoruba women textile traders entrepreneurial development, Social Organization of Yoruba women textile trading activities, Access to entrepreneurial resources by Yoruba women textile traders, Personal Qualities of Yoruba women textile traders , Challenges of Yoruba women textile traders and coping mechanism adopted towards entrepreneurial development.

Table3.1 MATCHING OF OBJECTIVES AND METHODS

Objectives	Methods			
	IDI	KII	FGD	Case-Study
1	✓	✓	✓	✓
2	✓	✓	✓	✓
3	✓	✓	✓	✓
4	✓	✓	✓	✓
5	✓	✓	✓	✓

Table 3.1 above indicates instruments that were used in assessing each objective.

The KII was conducted with women that had retired women traders that sell from stalls, male historians, and informal workers. Apart from the retired women traders, where all the five objectives were used, the remaining respondents in KII were interviewed based on one or two objectives. The instrument was used for all the five empirical objectives of the study. The IDIs were conducted for all Head of Units and some women traders that met the criteria Like IDI, Case studies also explored all the objectives of the study. Focus group discussions were also utilized in exploring the five empirical objectives

3.2 The Study Area

The study area for this research work is Lagos state. Lagos state was the former capital of Nigeria. Lagos is Nigeria's most prosperous city and much of the nation's wealth and economic activities are concentrated in Lagos State. Most commercial and financial businesses is transacted at the central business district situated on Lagos Island. Most of the country's commercial banks and financial institutions and Major Corporations have their headquarters in Lagos State. Lagos state has one of the highest standards of living as compared to other cities in Nigeria as well as Africa (National Population Commission, 2007)

Lagos state was created on May 27, 1967, by the State (Creation and Transitional Provisions) Decree No 14 of 1967, which carved out 12 states of the prevailing regions. The state did not however take the administrative entity until May 1, 1968 with the enactment of administrative Divisions (Establishment) Edicts NO.3 of 1968. Lagos state occupies an area of 358.861 hectares or 3.577sqkm representing 0.4 percent of Nigeria's land mass, making it smallest in the federation (Lagos State Centre for Rural Development, 2006).

Ethnically, Lagos state is indigenously peopled by the 'Awori' in Lagos, Ikeja and parts of the Badagry Division, where also, 'Ogu' are found. In the Ikorodu and Epe areas, the dominant population is the 'Ijebu' with pockets of 'Awori' along the river courses. Essentially Lagos is a Yoruba speaking environment with an admixture of pre and post-colonial immigrants' settlers, all of which have fused to form a distinctive Lagos population.

Lagos has always had a large non-native element from its beginning and the adaptability of social institutions, which predominate throughout history, is, largely, a tribute to the resilience of its inhabitants (Cole, 1975). In addition, the major ethnic group in Nigeria including; Igbo, Hausa, Fulani, Tiv, Efik, Ebirra, Edo, Urohobo, and Ijaw among others are found in Lagos. Likewise, those of the ECOWAS sub region notably, the Ghanaians, Togolese, Liberians, Beninois, and Senegalese are also to be found (Lagos State Government, 2004). This makes Lagos a truly heterogeneous city and a socio-cultural melting point, attracting Nigerians and other foreigners alike.

Lagos state was formerly the official capital of Nigeria, before the capital was re-located to Abuja in 1991. Lagos state has an official population of 9.013534 million according to 2006 population and Housing Census (Federal Government of Nigeria, 2007). Lagos state is divided into twenty local government areas (20LGAs) and thirty –seven local community development associations (37 LCDAs) (Lagos State ministry of Local Government and chieftaincy affairs, 2009). One of the local governments is Lagos Island Local Government. Lagos Island is popularly known as 'Eko'. The Yoruba use the name 'Eko' when they speak of Lagos Island. The Benin version claims that Lagos derived its native name 'EKO' (which means war camp in Edo) from the use to which the island was put up by the first Benin settlers (Aderibigbe, 1977, Lawal, 1997).

Lagos Island is known for its vast economic activities with existence of various markets. Among the important markets on Lagos Island is 'Balogun Market' where this study is situated. The market accommodates various categories of women in trading activities. One

important product that makes the market popular is textile and clothing trading. Both young and elderly trade in textile materials. Balogun market is known for various qualities of fabrics such as, African Lace, Batiks, Guinea Brocade, Voile materials, and Ankara materials in various qualities, colours, and designs. Other fabrics sold include; Modern and traditional Aso-oke.

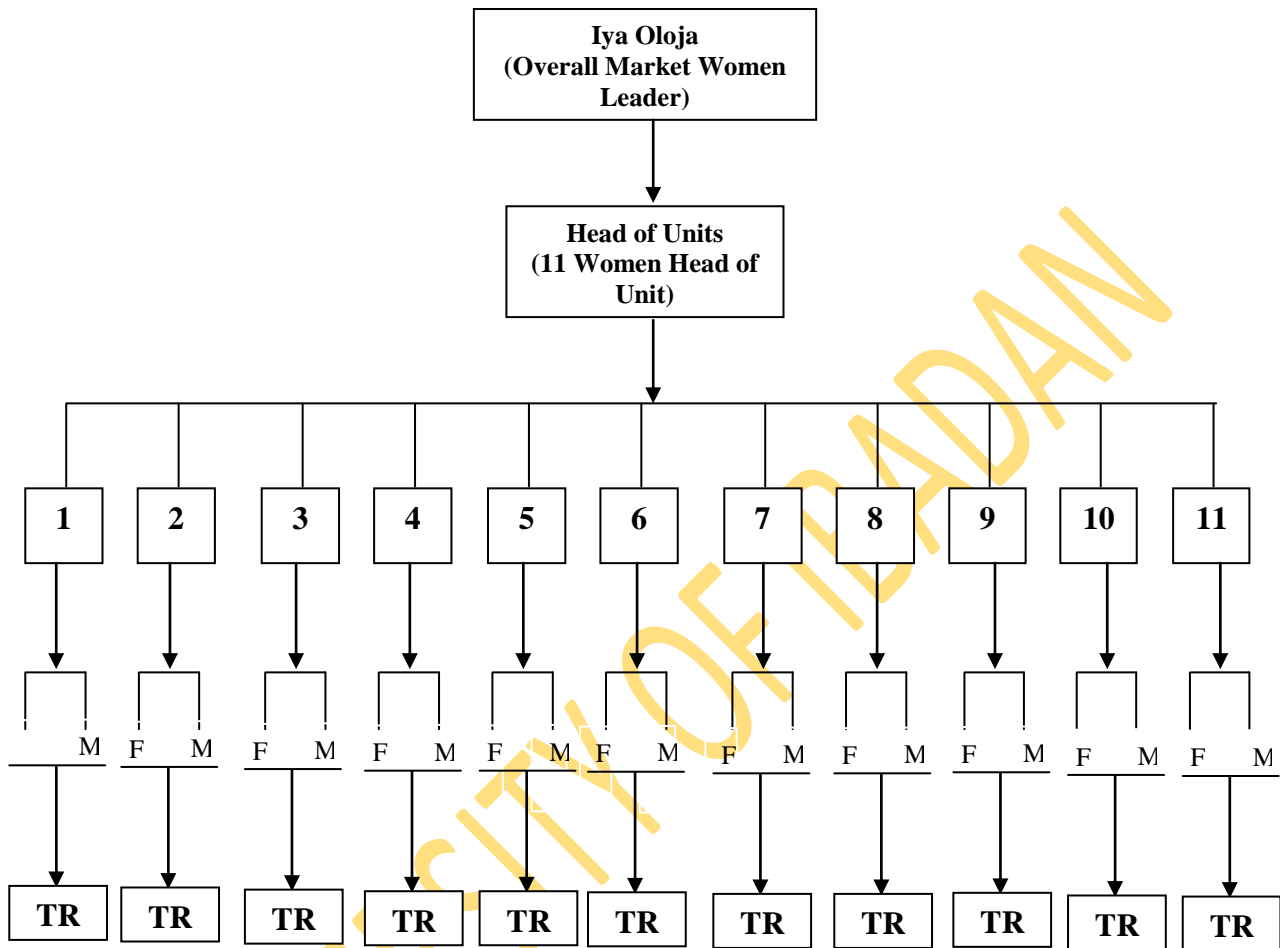
Balogun market is so popular that other women in textile trading in Lagos State and other parts of Nigeria, even along the west coast come to purchase their textile materials from the market. The market can however be regarded as international market. Yoruba women dominate this textile and clothing enterprise especially, the Lace material, 'Aso-oke' and 'Ankara' (These are textile materials mostly worn by Yoruba ethnic group), though other major ethnic group like 'Igbo' also trade in these types of materials. Nevertheless, this research concentrated on Yoruba women textile traders. In addition, this study was able to bring out the names of all the markets that have come to be known as 'Balogun Market'. These markets are:

1. Ereko Market - (Lace materials are predominantly sold)
2. Martins Market- (Lace materials are predominantly sold)
3. Union Home –Market (Lace Materials are predominantly Sold)
4. Balogun Association Market (Ankara materials and Aso Oke are sold)
5. Owolowo Market (Lace, Guinea brocade, and Ankara are sold)
6. Balogun West (Ankara and Aso-oke are sold)
7. Balogun East (Ankara are predominantly sold)
8. Gutter Kosoko. (Lace materials and Aso-oke are sold)
9. Gutter Ankara (Ankara materials are predominantly sold)
10. Ariyo Asiwaju Market (Ankara market)
11. New Moshalashi Jimoh (Saudi-Eko) Market (Lace materials and Aso-oke are predominantly sold)

The names of these "markets" were identified from the first transect walk around the market. We (The researcher and the contact person) identified that each market has its own head of the unit. The unit head coordinates the affairs of the market under her jurisdiction with the collaboration of a secretary (which may be a male or a female). Under the secretary are several other traders. Each unit head is known as 'Iya-Oloja' in her own market.

However, all the eleven ‘Iya- Olojas’ in Balogun market are answerable to one ‘Iya-Oloja’, who is the overall head of market women in Lagos State.

Figure 3.1 Below is the structural diagram of Balogun market Organogram



M = Male Secretary F=Female Secretary TR=Traders

3.3 The Study Population

The Study population is the Yoruba women textile traders in Balogun Market. There are different groups of Yoruba women textile traders that formed the study population. (1) The first category was women traders that sell from shops. Some are in retail or in wholesale trading. This category of women has been in the textile trading for at least ten (10) years. They had provided informal employment to at least two people or more. Lastly, they had at least two people undergoing training in the textile trading in their shops. (2) The second group was those women who had retired due to old age and had handed the trading to either one of her children or family members. (3) The third group was the traders that sell from

stalls. That is, those who had created splinter market within the market. Also included were the male workers and people undergoing training.

3.4 Methods of Data Collection

The research utilized qualitative methods of data collection with a methodological triangulation of in-depth interview (IDI) and key informant interview (KII), focus group discussion (FGD), case studies and observation. However, observation was not used as main method of data gathering, it was used as a component of qualitative data generation especially in case studies and during the transect walk in the market. The major purpose of the use of triangulation method was to have complementary data from various sources and so, the weakness(es) or limitation(s) of each instrument were complemented by other methods. Data triangulation is pertinent to this type of study about human activities. In line with this view is Taylor (2005) opinion that the primary value of qualitative method is that it will allow deep insight in norms, values, beliefs, attitudes and influential socio-cultural ethos that could be probed and teased out, in as much depth as possible against what is achievable in quantitative techniques.

Data was generated from primary and secondary sources. Primary data was obtained directly from the field while secondary data was gathered from archives and other related published materials. Transect walk was first carried out with the contact person to get familiarized with the various units under the market and established social contacts. In addition, transect walk enabled us to observe various activities going on in each unit of the market. This was followed by focus group discussion to get wider information and opinion on the issue under study, In-depth –interview was then conducted with head of units and some women that met the set criteria . Then Key Informant Interview followed. Selection of case studies then followed. The combination of the four qualitative methods provided data for the study.

3.5. Research Instruments

The study is a qualitative study. Therefore, a non-probability sampling method was utilized in selecting the population of the study. Data triangulation of in-depth-interview, focus-group discussion, Key-informant interview, case- studies and observation was utilised. Data triangulation is pertinent to this type of study of human actions because in some situations, actual human actions may differ from what is being said. People are prone to say one thing

while doing something different. Such human behaviour affects the research findings and leads to the risk of developing inappropriate theory of entrepreneurial reality. Data collection processes should therefore include the interviewing of the entrepreneur, his/her family members who are involved in the business, looking at secondary documents and observation (Gamage, Cameroon and Woods 2003). Data triangulation was employed to get different viewpoints of a situation, to see deviations between proposed and actual actions and to avoid the researcher's biases.

The study utilized purposive sampling method. Various stages were involved in the utilization of this sampling method for the study. The study maintained geographical spread in selection of the sample by ensuring that all the eleven units of the Balogun Market were covered.

The first major stage was the selection of a contact person in a unit. The contact person helped in identifying the head of unit of the market. The remaining ten heads of unit were contacted through snowball method. The contact person served more or less like a guarantor especially when the women traders doubted the motive of the research. Most of the traders believed that we were from government institutions to impose tax on them, while some of them believe that we want to incur into their trading practices. With the present situation in Nigeria, some believe we are Advance fee fraudsters popularly known as '419'. However, since the contact persons were people known to them, majority of them were relaxed and signified consent to participate in the study. Though, the educated ones among them did not give us many problems, but getting their attention was a major issue. However, after getting their attention, the researcher then had to fix appointments for interview. Most interviews were done on Sunday evenings at earlier agreed places.

Apart from being meticulous that the study was not concentrated in just one area, some other variable was also varied. Such variable included the age of the women. It was assumed that time and season which age group started textile trading differs, which would in turn affect their trading practices. There could also be differential experiences of entrepreneurial behaviour among them, which could translate to differential insights. The fieldwork also reflected differential perspectives among the younger ones and the older ones. These variations would be examined in detail in the next chapter.

Purposive sampling method was also utilized in selecting the women traders with splinter market and workers with women entrepreneurs. All case studies were sampled at the market.

In all, eight case studies were sampled for the study. The following research instruments were adopted in data collection. Each instrument is explained with socio- economic characteristics descriptions of the respondents.

3.5.1 Focus Group Discussion (FGD)

FGDs were conducted for women traders comprising of six-eight women traders. This allowed for interactive group sessions that provided group insights and dynamics that could not be obtained at the level of individual. This also provided a frame for crosschecking and counterbalancing the findings from other sources. The FGDs examined all the empirical objectives of the study. A relatively homogeneous group was selected for each of the FGDs. Such as, those in the same age bracket. The major reason was that there could be differential experience in entrepreneurial behaviour, challenges and different methods employed for entrepreneurial development. Therefore, age composition of the groups varied. In all, the researcher conducted eight enhanced FGDs. The FGD guide was structured based on the specific objectives of the study (see appendix).

All FGDs were conducted in Yoruba language. This was to ensure that the women had adequate understanding of the research problems. Each FGD lasted for about 40-55 minutes. All sessions were held in a conducive environment, mostly in the living rooms. None of the FGD was held in the market. Before the take-off of the fieldwork, a training session was organized for two field assistants on the successful way to elicit responses from the respondents. It should be stressed that these two research assistants had earlier been involved academic research.

The first major step embarked on in the selection of FGD participants was the employment of contact person in the mobilization of participants. The contact person or the head of unit actually introduced us to some women in the market, they in turn introduced us to other women and inform them about our mission, and their consent to participate were then sought. After the consents were granted, the women then asked for convenient time and the place to meet. All the FGDs were conducted in the evening mostly between 4.00 pm- 6.00pm in the living room of the women traders. Only one session was done in a week. Most of the FGDs were conducted with the help of a research assistant who was in charge of note taking. A pre-test was carried out to familiarize the research assistants with the instrument and to revalidate the instruments. The researcher was always present to facilitate the sessions. After the FGD

sessions, translation and transcription were done immediately and the background notes were incorporated.

Table 3:6 Demographic characteristics of Yoruba Women in FGDs

No FGD Conducted	Age Category
2	40-45
2	46- 59
4	60 and above

Total 8

3.5.2. In-Depth Interviews (IDIs)

In-depth interviews were spread across all the units so that data generation was not geographically one-sided. At least, minimum of two in-depth interviews were conducted in each of the eleven units in the market. This ensured adequate geographical spread in the market. The researcher then set the interview appointments schedule. We limited the number of interviews to one per day. This was usually done in the afternoon/evening hours when sales will be down. The schedule was arranged this way to enable the researcher to have ample time to review interview notes and reflect on the session before going to the interview next day. In addition, transportation and traffic problems could be avoided since public transportation was the primary mode use to move from home to the market. The availability of the interviewees was also taken into account. For this reason, scheduling was made flexible enough to accommodate all of the interviewees. The times and space for each interview were suggested by the interviewees. All depended on their availabilities, comfort, confidentiality, anonymity, and security.

Characteristics of women traders in In depth- Interview (IDI)

29	2 or 3 women were chosen in each unit
11	Head of units

Total : 40

3.5.3 Key- Informant Interview (KII)

The KII guide was structured based on the specific objectives of the study. The KII was conducted for women traders that may have knowledge on textile trading in Balogun market. The categories of women traders chosen for key –informant interviewing were traders that

sell from stalls and women who had retired from textile trading. The retired women were contacted through snowball method. The male traders and historians were included. In all, eighteen key –informant interviewing were held.

No of KIIs	Categories
6	Women operating splinter market
5	Women traders who had retired from textile trading
5	Male textile trader
2	Historians

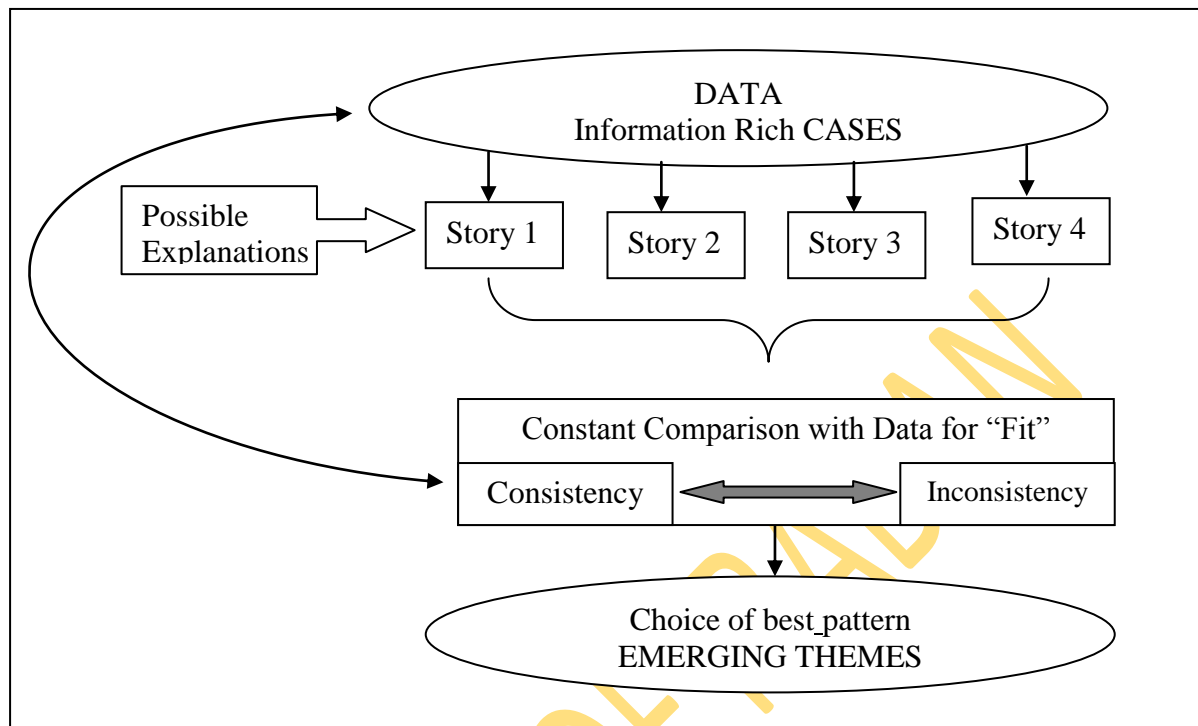
Total: 18

3.5.4 Case-Study

Eight (8) successful women textile traders were sampled. Success was measured by those who had been in textile trading for the minimum of ten years, who have at least two employers and two trainers working for them. They were in wholesale trade or retail trade. Also included were those in wholesale trade that had banking services brought to their shops. Eight cases were selected across the eleven units of the market. Multiple strategies of data generation were employed under case studies, which included observation, in-depth-interview and narrative trading practices and observation of secondary materials. Searching for cross-case patterns was very important in this study. Case- study helps in the building of theoretical understanding as it facilitated observing the patterns of behaviour of different cases and identifying the similarities and dissimilarities in the building of relationships.

Themes emerging from the empirical data require further iterative process to explore the social meanings underpinning particular actions. These social meanings are interpretations of socio-cultural realities in the context, based on understanding of how entrepreneurial behaviour fit the society and culture. The archival literature reviewed about the historical origins of economic activities of Yoruba women traders within their socio –cultural environment contributed to understanding of the deep-rooted reality of behavioural patterns and actions within the environment. Together, the analysis allows us to see subjective world of entrepreneurial activities, which influences objective reality of the Yoruba women textile traders

Figure 3.3



Source: Gamage,H. Cameron.D and Woods, E.(2003)

3.6 Validity and Reliability of Research Instruments

Prior to introducing the research instrument to the actual studied population in Balogun Market, the researcher carried out a pilot study to pre-test the instrument. Seven women entrepreneurs that met the set criteria were purposively picked at Oshodi- market, where textile materials are sold. They were recruited through a local contact. The local contact introduced us to the women and explained the purpose of the research to them. We were given appointments to come back some days later. The participants in the pilot study shared similar characteristics with the respondents that were involved in the actual study. After the pilot study, minor adjustments were made to the research instrument. More questions were added to achieve the overall objective of the study.

3.7 Method of Data Analysis

The qualitative data generated through IDI, FGD, case studies and KII were analysed with the use of content analysis and ethnographic summary that was enhanced with computer analysis.

This brought out the thematic views through critical evaluation and verbatim quotations. The analysis was guided by the variables indicated in table 1.7. All the variables were explored using all the qualitative methods outlined above. The next major stage was the reduction of the data to meaningful and manageable size to ensure sound analysis of the data.

Data reduction involved series of steps. There were no attempts to quantify any data, as attachment of numerical values to qualitative data is not only inappropriate but also unscientific in qualitative data reduction (Silverman, 2006).

The first major step was the transcription of recorded information. Transcriptions were done immediately after each session, either after the group discussion sessions or after in-depth interviews. We did not allow tapes to pile up until the collection of data. This ensured promptness and freshness of the data. Efforts were made to learn from all previous series of data collected in order to improve on the subsequent ones. Most importantly, transcriptions were verbatim. No summary or implied meanings of statements were transcribed. All notes taken by the research assistant and background information obtained during the interviews were incorporated into the transcriptions. The Yoruba language through which the data were gathered was translated into English accordingly. The transcription sheets were prepared and set ready for the next step in data analysis.

Codes and sub-codes were developed. Codes are grouped into a thematic structure, which was thought to reflect common patterns emanating from the data. This ensured the grouping of the responses of the respondents in prose style. Taking note of the objectives of the study and especially the indices outlined in table 1.1, codes were developed in order to be specific and highlight the embedded themes in the transcripts.

NVIVO (Version 8.0) was used to facilitate this qualitative data analysis. The software brought out the specific issues under various categories. The researcher did critical examination and analysis of the data. Common themes from the data were collated. Ethnographic summaries were added by adding substantive verbatim quotes. This identified the data with the respondents. The next major stage is data display, which is in different but integrated forms.

Data display is in different forms that include prose style, flow charts, matrix and simple ranking. Unlike quantitative data that are usually displayed in form of tables, charts and other forms of numerical manipulations, the qualitative data are devoid of numerical manipulations

and attachment of numerical values to human behaviour. Though qualitative data involve series of discretion, objectivity was upheld at all levels of data analysis. Data presented reflects the thematic issues and a critical and robust evaluation of the data obtained in its various forms.

Matrixes were produced based on the themes and objectives of the study and in terms of the data gathered on the field. This is a unique way of qualitative data reduction to present a concise summary of the different issues based on the theme of the data. The themes summarized in the matrix were obtained from the computer analysis, which provided the different categories of variables. Different matrixes were presented in the next chapter under data presentation and analysis.

The prose style was also used in data presentation. This is in form of narration and verbatim quotations generated through content analysis and ethnographic summary. After reducing the data through computer analysis, verbatim quotes were then added. The content analyses provided the platform for explaining the implications of qualitative data obtained. It is also a major way of data reduction by bringing out the themes and explaining these themes in line with the objectives of the study. Apart from critical evaluation of discussions, prose style also complemented the pictorial presentation of data. The prose style aided the explanation of the flow charts, and matrixes.

3.8 Ethical Considerations

As outlined in various sections of this work, the study is a qualitative study. Following this, FGD, KII, IDI and Case Studies were adopted as research instruments. Verbal informed consents were obtained after thorough explanation (both in local and English language) of the purpose of the research to the respondents. Respondents were assured that data provided would be treated with utmost confidentiality and used for academic purpose only and that the study would have no latent or manifest harm on the participants. The research would only enable our understanding of some of the actions involved towards achieving entrepreneurial development in textile trading.

3.9 Field Experience and Limitations of the Study

Data collection was successfully completed but not without some critical challenges. These challenges are mostly peculiar to qualitative data gathering. Getting the required number of respondents for focus group discussion posed serious challenges to us. (That is, getting about

six women together).Women scheduled for interview were fond of cancelling the appointment for one reason or the other. Some women were suspicious of our motives until we made them realized that the work was only for academic purposes and not for tax evaluation nor for advance fee fraudsters purposes, otherwise known as 419. However, some of the educated ones among did not pose any serious challenge to us. While, the researcher could have loved to take photographs of the respondents and their shops, this request was met with stiff resistance from respondents.

This study is limited only to women entrepreneurial development in informal economy using Yoruba women textile traders at Balogun market as a case study. It is important to note that that the results obtainable may not be statically generalised and may not be representative of the whole population of women entrepreneur in informal economy in Nigeria. However, the results do exhibit face validity when compared to existing research on formal economy entrepreneurs. This study provides a starting point for further research on women entrepreneurial development using sociological approach.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 The Dynamics of Yoruba women traders' entry to Balogun market

The process and pattern of entering into textile trading at Balogun market may largely differ from one respondent to another, which may also affect positively or negatively on women entrepreneurial development. In a simplest form, according to Onyeonoru (2002), a social environment consists of two or more individuals interacting directly or indirectly in a situation. The minimum requirement for a social environment is the interaction of at least two person or two persons acting their roles. In this case we viewed social system as consisting of different individuals within the families and communities that influence people's actions, each one acting his /her role by provision of information to others. Against this background information, we asked the respondents who in the society played significant roles influencing them into becoming a textile trader and pattern of entry into Balogun market. The matrix below shows the commonly mentioned people who played a largely role in their process of entering into textile trading

Matrix 4. 1. Strategic Point of Entry into Textile Trading at Balogun Market

Point of Entry	Commonly mentioned	Not commonly mentioned
Parents		
Family members		
Friends		
Religious Organizations		
Community members		
Personally		
Inheritance		

Sources: Primary data, 2011

The responses from the methods of data collection revealed diverse methods of women traders' entry into Balogun market. Generally, women entries into textile trade were either through ascribed status or achieved status. Majority of the respondents in IDI, FGDs and Case studies revealed that their parents (mothers), kinship members and inheritance of the trade from their mothers were instrumental to their involvement in textile trade at Balogun

market, while minority revealed the influence of friends as people that played key role in their becoming textile traders at Balogun market. The only consensus we found from responses in IDI, FGDs, KII and Case studies was that there was no one who personally enter into the market without an “insider”. That is, the entrance into Balogun market could only be possible with the assistance of someone who is already a textile trader in the market.

A respondent in IDI explained

It is not possible to enter Balogun market without the assistance of someone, or without you having a prior knowledge of how things work here. You need someone will assist and guide you in this textile trading. How will you know how to start this textile trade? How to get a shop or stall? Either you need someone who will monitor you or you have a family, who is already in the market (IDI/48 yrs /4th October, 2011)

Deductively, it may be reasoned that Balogun market may be “closed” to those who are outside the networks of those in the market. The market seems “closed”, even when it seems “open” to everyone. Yet, entrance is not by formal application. There must be an “insider” to make entry possible. Balogun market does to provide easy entry and exist as was one of the characteristics of informal market

Also indicated in the matrix above, many of the respondents revealed their mothers as key players in their involvements in textile trade at Balogun market. The following respondents below illuminated more on this

A respondent in IDI stated:

Awon iya wa ni olutona sinu ise aso tita Awon iya wa ni ose ipa se wa sinu aso tita ni inu oja Balogun yi.(English Translation- our mothers are the gateways/ light t becoming involved in textile trading) (IDI, 48yrs old/30 August,2011)

Another respondent in FGD explained her entry into the Market as follows:

I started following my mother (as she made it compulsory for me) to the market right from primary school days until I finished my West-African School Certificate (WASC). All along, I was learning the trade while I was still attending school. After my West-African school certificate, I decided to go into the textile trading instead of going to the university. I could say that my mother influenced my decision to start this textile trading (FGD/ 55yrs old/11 September 2011)

Other respondents indicated how their entrance to Balogun market was made possible by members of their families. The following respondents shed more light on this. A respondent in IDI explained who and how she got involved into textile trading at Balogun market

I worked with Chellerams Nigeria Limited after my West-African School certificate. I was working in their textile section. Therefore, I had already known much about textile trading from the experience I gained working with Chellerams. After my retirement, my Aunty (Alhaja's senior sister- Alhaja is the respondent's mother) who had been in trading for long gave me a stall near her shop to start my textile trading (IDI/ 58years /9 September 2011)

A respondent gave another interesting revelation on how she got involved in textile trading:

I have a sister who is already selling in the market. And when I was working, I was sending some amount to my sister at Balogun market to trade with, after my retirement; she helped me rent a shop for me and gave me some textile materials to start my own trade . My sister influenced me into this textile trading at this market (FGD/55years/11 September 2011)

A respondent illuminated on how she was assisted by her sister in Balogun market

After my West- African School Certificate in the 80s, I joined the Lagos state Civil Service as Clerical Officer. However, after I got married, I realised that my salary together with my husband's salary could not sustain us till end of the month. I decided to go into buying and selling. Fortunately, I had a sister at Balogun market, who gave me materials to sell. After some years of doing this, I decided to resign my appointment and joined my friend in the market (FGD, 52yrs/9th October, 2011)

A woman respondent in IDI gave another revelation on how she got involved in textile trade at Balogun market

When I was working in a company, I was sending certain amount monthly to my sister at Balogun market to trade with. After we were laid off from the company, my sister rented a shop for me and gave me some textile materials to start with my own trade. This was the method most of us used to get into this market (IDI/55yrs/11th September, 2011)

In a case study with Alhaja BMK, she explained how her friend played a key role in her involvement in textile trade at the market.

I had been involved in garri(Cassava) business before I started dealing in textile materials. I used to take bags of garri (cassava) from Lagos to Maiduguri by train. But the profit was not much, so my friend who was a textile dealer encourage me to leave garri(Cassava) business for textile

trading. My friend played a key role as she encouraged me a lot (Case-study/ 60 years/19 November, 2011).

Responses from respondents in IDI, FGDs, and Case Studies showed diverse patterns or processes of entry into Balogun market. Mothers, kinship members, and friends were mentioned as people that played key roles in respondents' enterprises formation. The implication of this finding was that respondents involved gained entrance into textile trading by the people available to them within their social environment.

Sociologically, the findings showed the importance of parents and family members in relations to enterprise formation. The sociological importance of this finding was that mothers, family/ kinship members were the social capital available to women traders. They were the significant others in their lives. These significant others provided a range of very important resources (professional and affective in nature) to textile traders at Balogun market. According to Portes (1998) and Coleman (1990), social capital has been described as a working product of interpersonal networks, contact, knowledge, and related human resources.

Kantor (1999) and Iheduru (2002) had earlier saw family influence as the antecedent of women enterprises formation and women entrepreneurial development. Study carried out by Dummet (1983) among African Merchants of the Gold Coast, 1860- 1905 showed that family members played significant roles in enterprises formation. Eckert (1999) also had shown in his study of African Rural entrepreneurs and labour in the Cameroon littoral the importance of kinship in business formation. Olutayo (1999) in his study of Igbo entrepreneurs showed the importance of kinsmen in enterprise formation among Igbo entrepreneurs. The same result was found in a study carried out by International Labour Organization (ILO) (2005, and 2007) among Tanzania women entrepreneurs and Kenyan women entrepreneurs. Studies by OECD (2009) and Chen (2009) among the Asian entrepreneurs found out the same result that family members had great influence in individuals' enterprise formation. Woldie and Adesua Lincoln (2004) also found the same result that family members had great influence in individuals' enterprise formation. Evidences literature validates this finding among Yoruba women textile traders at Balogun market.

Apart from the fact that influence of mothers, family/ Kinship members and friends that played key roles in respondents' involvement in textile trading, analysis of the responses

showed that respondent's involvement in textile trade was not accidental behaviour, but planned behaviour. Theoretically, responses from IDI, FGDs, and Case studies showed the women respondents actions and their dynamism of entering into textile trading. Though, influenced by parents, family members and friends, respondents actions were not reflective actions but socially constructed deliberate actions (non-accidental actions- social actions), which Weber (1930) refers to as rational and legal to achieve an end.

Arguably, those that influence the respondents' decision to join textile trading at Balogun market had subjective meaning attached to been self- employed. The subjective meanings attached to textile trading propelled them to take actions by inviting others within their networks to textile trading.

In an IDI, a respondent illuminated on this:

My sister always tells me to leave government job for textile trading any time she came visiting. She will always tell me ' ' *Ise Omo ala se jeun, owo omo alase la* '(employment is for survival, while trading is for success)(IDI/55yrs/18October, 2011)

The existence of wealthy traders and value attached to textile trade within the Yoruba community encouraged others to take to textile trade. The subjective meaning attached to this response is that they must be successful and only self employment guaranteed that.

Action is social when it takes account of other members. People do not react automatically to external stimuli, they interpreted the meaning before responding to the stimuli. The deliberate exposure to textile trades and invitation act as stimuli to choose textile trade. Thus, the invitation by the insider acted as incentives for others to join the market. The existence of wealthy traders and value attached to textile trading within the community encouraged others to take into textile trade so as to get wealth as was found in a case study above. The savings of money monthly into textile trade were all well planned and thoughtful actions as revealed by respondents in IDI and FGDs.

Inheritance of textile trade was another method by which some of the respondents became textile traders at Balogun market. The following responses shed more light on this:

. A respondent had this to say about her becoming a textile trader:

I inherited this textile trade from my mother. I knew about textile trading from youth before I travelled overseas. I was born into it. Now my mother is old, she is no longer active.

I had to come back home and take over the trade from her (IDI/40years/5th December, 2011).

Another respondent explained how she got involved in textile trade:

I came from overseas (London) to take over this textile trade after the death of my mother. I had to leave my base in London and settled down here, though my children are still over there. I did not want this textile trade to die. I am the first born of my parents and the only female (IDI/43yrs/7october, 2011)

The above responses indicated that textile trade at Balogun market had survived some generations. This finding contradicts Forrest (1999) and ILO (2002) findings that women enterprises in informal economy do not survive at the death of owners. The phenomenon of textile trade inheritance at Balogun was revealing and not surprising as archival documents such as : (Kajola Women Textile Dealers Association'' registered under the Business names ordinance no 28210 and Faji Market women textile traders Guild registered in Nigeria and established on 22/3/1939(The Commissioner of the Colony,1939) documented the involvement of women in textile trade at Balogun market during Colonial period. Mabogunje(1964) Lawal(2011)had earlier written about the indigenous Yoruba women in textile trade at Balogun market. This validated the findings of this work

Personal Qualities of Yoruba Women Textile Traders

Human capitals possessed by respondents were revealed during the analysis. Responses showed that some respondents had been socialized, prepared entrepreneurially into textile trading, and even while at school as was found in a respondent in FGD above. Bassani (2008) succinctly stated that Family (Mother) is the first socializing agent and the major bedrock of original socialization. Some respondents had prior experiences in formal organizations and in informal trade, while some had been trained in the art of textile trade right from their youth days. The experiences acquired by respondents in IDI, FGDs, and Case Study in terms of socialization, former experiences in formal and informal trade reflected the human capital the respondents possessed before involving in textile trade.

All these attributes of women respondents are important variable towards achieving entrepreneurial development. Scholars had considered training and previous experiences in formal organization as one of the components of human capital, which is crucial and critical to entrepreneurship development. According to Aina (2005), human capital connotes the totality of the knowledge, skills, the talents, the energies, and all the potentials of human –

being. This suggests that human capital is a form of resources that can be acquired, built up, and developed. In essence, the development of human capital is to ensure that they acquire meaningful and productive skills that enhance their capabilities to engage in productive activities that lead to earning of livelihoods. By implication, human capital development leads to improved capability and ultimately reduction in poverty (Olaniyan and Bankole 2005). Pasquier-Doumer, (2012) found in his study that specific human capital acquired through experience in the same type of activity and by the transmission of social capital guarantees better clientele and a reputation

4.1.1 Pre- Phase Start up Information on Textile Trading at Balogun Market

4.1.2 Perception of Known Risks

Traders face risk and uncertainty in carrying out their business activities (Hans-Dicter and Ozay, 1994). Investing into a trade involve a considerable risk of which intending trader (s) should be aware of. Going into a business without knowledge of risk associated with such business may lead to death of such enterprise, such as knowing the costs, income and associated risks. Risk is seen “as a situation in which the probability of obtaining some outcome is not precisely known” (Todaro, 1981). Sociologists refer to risk as the unintended consequences of rational action. Applied to the informal economy, risk will be defined as the probability of an intending trader achieving sustainability and developing entrepreneurially. Respondents were asked about their perception of known risks of textile trade at the point of entry into the trade.

Matrix 4. 2. Perception of Known Risks in textile trade.

	Commonly mentioned	Not commonly mentioned
Depreciation of working capital		
Government interferences		
Competition from women traders		
Pressure of gifts to family members		
The demand of textile trading		
Sales on credit		

Source: Fieldwork, 2011

The common response concerning known risk found among majority of the respondents in FGDs, IDIs and Case –Study was their perceptions on reliance on initial capital for the

growth of the trade. Initial capital otherwise known as Start-up capital refers to the money that is required to start a new business, whether for office space, marketing, or any other expenses (Cassar, 2004). The nature of the capital structure of start up ventures is critical to the ultimate success of those ventures (Florin, 2005). Cassar (2004) also pointed out that the source of the capital also affects the success of the venture. More so, while it is true that availability of start-up capital ultimately ensure the success of an enterprise, the reliance solely on it may lead to collapse of the enterprise. It probably could be due to running expenses and cost, which in the long run, relying on start-up capital and associated profits might not be able to cover.

The researcher found a common response among the respondents in all FGD, KII, IDI and case study that reliance only on initial capital for the trade was risky. As some the respondents explained, despite the profits associated with textile trade, initial capitals are likely to depreciate over time because of unstable government policies and inflation in the country

One of the Key- informants lucidly illuminates on this issue.

One risk associated with this textile business from growing is to rely only on the initial-up capital. Women traders must find a way to add up to initial capital, as the capital after the long run will not be enough to run the business. Initial capital must be rectified, or else it is likely for one to run out of the business. One last thing any woman trader wants to experience is to close her shop because of money or close her shop after starting the textile- trading. I think it is a shameful thing (KII/ 70 yrs/November, 2011).

Competition from other women traders in unit was perceived as a known risk. There may be stiff competition among women over customers, even from new entrants into the market (Fapounda, 2012). Physical fighting and the use vulgar words between women traders were prohibited by Head of unit. This where innovation and idea about how to organize sell materials comes in. During several visits to the market, I observed that some people- men and women who sell for women traders stand at strategic places to attract customers to their shops in a very subtle way.

Another known risk mentioned by women traders is the demand of the trade. The demand of the trade includes the energy and time demand of the trade. Any woman that cannot sacrifice may be on the verge of closing her shop.

In FGD, a respondent explained

Owuro lojo, Owuro ni aje nwa(Literally translation- Early in the morning is the time for market).The risk involved in this textile trade is to leave it in care of workers. You know as a woman, you have a duty to perform as a wife and as a mother. These roles demand time and so is this textile trade. You must be able to organise your time properly and focus on this work. If you cannot give the time textile trade required, there is a risk of closing down the shop." To be as successful entrepreneur, you must be willing to put in long hours and have intense commitment to the success of your business (FGD/35yrs/30th October, 2011).

4.1.4 Role Models and Mentoring among Yoruba Women Textile Traders

Social Learning Theory (SLT) proposes that one way learning can occur is vicariously, through the observation of behaviours in others, referred to as role models (Bandura, 1977, as cited in Scherer and colleagues, 1989). Individual decisions to engage in certain behaviour are often influenced by the behaviour and opinions of others, the demonstration of their identity and by the examples they provide .A role model is a common reference to individuals who set examples to be emulated by others and who may stimulate or inspire other individuals to make certain (career) decisions and achieve certain goals (Basow and Howe, 1980. Van Auken, Fry and Stephens, 2006).

Respondents were asked about their role model(s) in pre- start and post-start phase of their textile trading. The findings show that mothers, family members and friends and popular market women were their role models at the pre-start phase of their textile enterprise. Precisely, those who assisted women's traders' entrance to textile trading at Balogun market also serve as role model to them. At the post-start phase, majority of the respondents claimed that they included others they admired as their role models such as Head of the unit or any other person they were introduced to after starting the trade

.A respondent in IDI shed light on her role models

My mother was my role model from the beginning. I learnt this textile trade from her. But when I finally opened my own shop and with introduction to other traders in other unit, I started developing interests in some other women traders, especially the popular and successful ones. Head of my unit is also my role model. (IDI/45yrs/11th October, 2011)

In addition to these experienced entrepreneurs, that is, the family members, parents, and friends and Head of units whom the individuals have had an opportunity to observe and

interact with play important roles in mentoring them. In a study by Cope and Watts(2000),he found out that the use of role models appeared wide spread both in pre-and post start-up with majority leaning on the same role models in two different stages. Majority of his respondents mentioned family members as their role models. This information confirms the potential of role models to serve as a self reinforcing mechanism. Role models are viewed as influential persons by a significant proportion of the entrepreneurs who use them in the start-up phase of their venture. A better understanding of this potential driver of entrepreneurship may lead to the development and use of additional (policy) instruments to enhance entrepreneurial activity and outcomes

Mentoring is an important developmental relationship for entrepreneurial development not only in building confidence and self-efficacy, but also to the achievement and sustainability of any business (Singh, Vinnicombe, and James 2006). Gibb, (1997) defined mentoring in the context of support to novice entrepreneurs as a protected relationship between a veteran and a newcomer in which learning and experimentation can take place, guidance is provided, and new skills can be developed in the pursuit of personal goals and business success. By understanding how mentors and role models, support women in their tenacious positions, may lead to awareness of creating the support systems to nurture and propel women's entrepreneurial efforts. Respondents were asked to state the roles of their mentors. Simple ranking method was used to score the most important role. The score 1-5 was in ascending order. Respondents were asked to score 5marks to roles they consider important that mentors were performing in their lives.

Matrix 4.4. Simple ranking of roles of mentors in Yoruba womens' textile trading entrepreneurial development

Roles of the mentor(s)	Score 1-5 in ascending order of importance
Coping with stress	1
Emotional reassurance	3
Instrumental aid	3
Informal social networking	5
Needed information	4
Positive encouragement	4
Social persuasion	1
Problem solving	5
Sponsorship	3
Helping to achieve entrepreneurial self-efficacy	5
Help to fill knowledge and skill gap	5

Source: Fieldwork 2011

Specifically, women respondents were asked to assign numbers the roles they considered important to their growth of their trading .This process involves listing the pre-selected variables as the roles of mentors. Majority of women respondents in FGDs, IDIs and Case Study considered the most important roles of their mentor as problem solving and informal social networking. Problem solving could be of different dimension and magnitude for different women. To majority of the respondents, anytime the trading activities were at the lowest, their mentors had a way of passing words of encouragement to them, while to some women traders, when there were problems with purchasing and delivery of textile materials, their mentors had ways of solving those problems. However, the ability of the mentor to solve individual problem(s) is considered as the most important role of the mentor. A respondent summarized this issue:

Whenever I am confronted with a problem, my mentor has a style of calling my attention to specific events that have occurred in history of the business and relating them to the present circumstances. She always advised to adopt the methods that were used then to solve the problem. To her, ‘*a ma fi nkan we nkan*’ (we compare similar things together). We are learning from them (IDI, 39yrs/ October, 2011)

Also considered important was informal social networking they were involved in through their mentors. Informal social networking involved contact and interactions with people considered valuable to the growth of their enterprises. Important networking provided by mentors include introduction of mentee to other women in other units, especially for the

purpose of financial contribution otherwise known as ‘Ajo’ and taking latest materials for sale on credit basis from other women in other units. This showed that within the market, there were webs of patterned interactions known as social networking. Robinson (2010) underscored the importance of social networking among new entrants into business. According to the scholar, Social networks are important to new entrepreneurs and small business owners because the ability to access information, advice, and necessary resources is vital to the success of new enterprises. Anderson and Park (2007) also stated that social networks are the key to unlocking and gaining access to other resources as they facilitate communication between people with network ties. Another advantage of social networking with other members was buying materials in groups. Cost of transporting the materials was usually shared among members depending on number of bale each member bought.

The dominant function of a role model is ‘learning by example’, although ‘learning by support’, ‘increasing entrepreneurial self-efficacy’ and ‘inspiration/motivation’ are also important (perceived) functions of role models. This is consistent with the social learning theory by Bandura(1977). Thus, to promote entrepreneurship as a career choice it is important to bring together potentially aspiring and inspiring entrepreneurs who know each other.

4.1.4 The Role of Yoruba Women Textile Traders Association

Matrix 4.1.6. The Roles of Yoruba Women Textile Traders Associations

Roles of women associations	Commonly Expressed	Not Expressed	common
Training of Members			
Networking and information sharing			
Connecting members to other women in other units			
Giving Loans			
Business Promotion			
Sharing Ideas on how to run a business			
Interaction among women textile traders			
Assistance in marketing textile materials			

Source: fieldwork, 2011

The roles of women textile trade associations are paramount to the continuous relationship and staying in harmony with other traders within the unit. At the point of entry into Balogun market, mentors normally introduce new entrants to the head of the unit. The new entrant automatically becomes a member of the unit association under Balogun Yoruba women textile traders association. The head of unit, in turn introduced the new entrant to other traders within the vicinity of the unit. Thereafter, the informal rules and regulations to which she has to abide with and the consequences attached to each offence are given to her. A head of unit succinctly explained the role(s) of women association in a unit

When someone introduces potential traders who want to start selling in this market, we always received them with open arms. We then register her with a token amount. We would tell her the rules and regulations operating in this unit such as; no woman must engage in verbal abuse of each other, any one that does so is fined a certain amount. No one must engage in physical fight anyone that does so will be punished severely such as closing the shop for one week and paying the fine of fifty thousand naira before the shop can be reopened. When there are social events, we pass the information around to other women in the market. We normally rally round one another to make sure the events come out successfully. It serves also as avenue for socialization with other women traders to know themselves better. Furthermore, when there is conflict between women in terms of debt or mistrust, we normally invite them to a meeting with the other executives in the market. We hear from both sides and judge the matter accordingly. However, we do not give out loans to any member. Each member is expected to sort out herself. We do give advice and counselling to whosoever ask for it. Sometimes, not all the times, we stand as surety for someone who wants to take textile materials from another trader on credit. We collect tax from them which we pay to the local government. Information about government policies on market women (Lagos State Government) are usually given to us by the overall head of market women, we then passed the information to other market women (IDI/58yrs/ October, 2011).

Sociologically, the above view represents the functional roles of women traders association within a unit. With the information from government to overall head of market, this showed that the overall umbrella body serves to harmonize and strengthen activities by unit women traders Associations within the market. Membership of trade associations therefore was important, not only to increase the chances of accessing support services, but also for the purpose of networking, information seeking and experience sharing among the members.

From the matrix above, the data revealed that, among the benefits women traders enjoyed from been members of the associations included networking and information sharing about the textile trading. Other benefits included connection to other members in the other units,

sharing ideas on how to run the textile trading and providing forum for interactions with other traders within and outside the units.

4.1.5 Start-up Capital of Yoruba Women Textile Traders

The start-up capital, however, small is a fundamental variable that should help explain the ultimate success of women enterprises. This is viewed as being important given that access to financial resources is gendered within the socio-cultural context in African societies. Studies had shown that women that want to start business in informal economy are always at disadvantage when it comes to securing capital for business, especially the initial capital (Common Wealth Report, 2002, UN 2009). The lack of both start-up and working capital limits the size, type, and location of women-owned enterprises (CIPE, 2009). Against this background information, the study specifically asked about the start-up/initial capital, which is considered as important in starting an enterprise. Majority of the respondents gave diverse avenues on how they secured start-up capital. However, given the period during which the two groups (younger and older ones) started textile trading, we analysed the access to start-up capital between the younger women and older women differently.

Matrix. 4.1.5a Start-up capital in textile trading by younger women

Source of start-up capital	Commonly Expressed	Not commonly Expressed
Inheritance		
Personal Savings		
Loans from Spouse		
Loans from Cooperative		
Pension and Gratuity		
Loans from family members		
Loans from the Banks		

Source: Primary data, 2011

Matrix 4.1.5b Start-up capital in textile trading by older women

Source of start-up capital	Commonly Expressed	Not commonly Expressed
Inheritance		
Personal Savings		
Loans from Spouse		
Loans from Cooperative		
Pension and Gratuity		
Loans from family members		
Loans from the Banks		

Source: Primary data, 2011

Matrix 4.5a. Majority of the respondents in FGDs and IDI and Case -studies indicated that the major source of their start-up capital was through ‘inheritance’ and personal savings’. Minority responses showed that initial capital was loan obtained from spouse and pension and gratuities obtained from previous works. Inheritance is also called succession- the devolution of property on an heir or heirs upon the death of the owner. The term inheritance also designates the property itself. However, the concept of Inheritance differs between the young respondents and older respondents. Some of the younger respondents inherited the textile trade from their mothers.

A young respondent explained:

Well, my grandmother had started this textile business before my mother took over from her. After my graduation from the university, I started coming here to help her sell. Now, I am in charge of the shop. Nevertheless, I cannot categorically say how she (my grandmother) got the money to open this textile shop. All she normally tells us was that she started with small amount’’ (IDI/ 48years old/ September 11, 2011)

Her explanation of inheritance was different from a 68 years old woman during focus group discussion.

I started this textile trade with ‘*Owo Ogun*’ (*Money inherited from parents*). When the properties of my late father were shared, I remembered very well that I got forty pounds as my own share. I used that amount in starting this trade. I did not start on borrowed money .It was quite a lot of money then. Since I had earlier been interested in textile trading, I used part of the money to a get a shop with the help of a friend and the remaining money, I travelled to Austria with a friend to get some textile materials that was how I started this textile trading (FGD/ 68years/ 13th November, 2011).

The findings from the responses above showed Inheritance (properties or cash) as start- up capital for enterprise formation. Other avenue by which respondents secured initial capital was through personal savings. This means that prior to starting the trade, the person must have engaged in other type of trade. Findings showed that some respondents had earlier been working with government or private institutions. The incomes from these jobs were invested in anticipation of starting textile trade at Balogun market.

A respondent in IDI explained how she got her start-up capital through personal savings.

When I was working, I was sending money to my Aunty who was then into this textile trading at Balogun market. I did this consistently for about 5 -8 years. Thereafter, I resigned from my place of work; she gave me a stall with some materials to start with. I also use part of my gratuity to buy more materials until I was able to rent a shop of my own. I could therefore say that, I started this business with my personal savings and

my gratuity. Most of us that were working then (in ministries and parastatals) and have relative (s) selling in the market, this was the method we used to start this business (IDI/ 56years/ 5th, October 2011)

This finding confirms the finding by Olutayo (2003) that women in Long Distance trade started their business with personal savings. Likewise, ILO (2003) findings show that women entrepreneurs in Tanzania use their personal savings to start business. Historically, Ikpe, (1996) stated that evidences had shown that many traders started trading with personal savings by engaging in domestic production over a period. The proceeds from this were usually saved and if they were substantial, one could use them as initial capital for trading. None of the respondent mentioned that their start up capital was a loan either from cooperative or from banking sector or other financial institutions. Some of the major reasons why loans from the bank was not sought for by the women as start- up capital was because of collateral which the banking and formal institutions would ask for, and most especially the interest rate which most women fear will affect negatively on their trading practices.

This finding confirms other scholars' findings that women do not receive financial support from financial institutions to start business. Majority of women start their business by means of personal savings or through access to traditional collective savings (Chowdury, 2003, Idowu and Salami, 2010). However, on the other hand, World Bank survey of female micro-entrepreneurs in Zimbabwe found that only five percent of their respondents received formal credit while 75 percent of the surveyed women obtained finance for their capital needs from personal savings and family grants. Among the younger group of respondents, loans from spouses were mentioned as one of the source of start- up capital. This can be explained by the fact that many of the spouses of the respondents may hold / have held managerial posts or professional positions, thereby being in a better position to support their wives

4.2. Motivating Factors of Yoruba women Textile Traders

In general, a person will never start a business without motivation. Motivation is important factor in decision to start a business (Robinson, 2001). There are varied and possible motivating factors that could influence women into entrepreneurial involvement in textile trading. These could be individual, social, and environmental factors. The decision to become self-employed may stem from both pull and push effects. Birds (1988) and Hughes (2006) have documented factors that affect the intention of carrying out a given behaviour, such as

needs, values, wants, habits, and beliefs. An increasing number of scholars also believed that motivation and goals affect business performance (Weber, 1930, Buttner, 2009).

The responses of younger women on what motivate them into textile trading were analyzed differently from the older women based on the reasons earlier stated. The difference in motivating factors lies in the fact that those women textile traders are not homogenous group. The context by which each group starts her own textile trading differs, hence the probability that the factors that motivate them to start this textile trading will be different.

The matrix 4.2 a below shows the motivating factors among younger women textile traders.

Matrix 4.2a Motivating factors of young women textile traders

Motivating factors	Commonly mentioned	Not commonly mentioned
Desire for success		
Cultural Values		
Family Inheritance		
Inadequate jobs in informal economy		
To leave a legacy for my children		
Socialization experience		
For Economic Survival		
Sense of achievement		
Prestige		
To build my own business after retirement		
I want to be my own boss		
I have skills and necessary resources in textile trading		
I do not like Government job		
The nature of textile –trading		

Source: Fieldwork, 2011

In the analysis, the common consensus was found among respondents in IDI, FGDs, and Case- Study. The motivating factors among younger women textile traders include: economic reasons, desire for success, sense of achievement and family inheritance. We also found minority view of some women in FGDs that what motivate them into textile trading was because of inadequate jobs in formal economy. The desire to be successful in life was clearly illustrated by a respondent in IDI.

In an IDI, respondent expressed what motivated her into textile trading

My sister always tells me to leave government job for textile trading any time she come visiting. She will always say'' *Ise Omo ala se Jeun, Owo omo alase la, ninu owo sise ni asela wa''* (Literally translation- Employment is for basic Survival, while trading is for success, it is through trading you can be successful'' (IDI/ 50years/4 November, 2011)

A respondent in a focus group discussion succinctly explained her motivation:

I ventured into textile trading to take over from my mother and at the same time to improve my immediate family's economic status. Though, I had a good paying job in a government sector and I also have a responsible husband who supports me and my children. Nevertheless, I wanted to improve the economic status of my family and believed that it can only be achieved by being an entrepreneur (FGD/ 45years/ 27 November 2011)

In the response above, trade was seen as a gateway to success, while employment is seen as means of basic survival. The respondent in IDI was pull to textile trade, as a result of pull effect (wealth) textile trade had to offer. The same pull effect of motivation was found among those that were motivated for economic reasons as exemplified in the response of second respondent in FGD .The responses showed that the motives for entering into textile trading are pull motivation such as economic reasons and desire to be successful. Motives are subjective; the meaning attached to textile trading was to improve their economic lots, desire for success and to have sense of achievement. This finding support earlier findings by scholars. Numerous literature had demonstrated that the motives of women involvement in entrepreneurial development as most frequently cited was self satisfaction, the search for independence, financial freedom and support to their family (Bartol and Martin,1998) and (Gelin, 2005). In a recent study by Ismail and Shamsudin(2012) among women entrepreneurs in Malaysia, the study reveals women entrepreneurs in Malaysia were into entrepreneurship by pull factors such as the need for independence and recognition by the society.

Another important pull factor (motivation) that was found among some women respondents in IDI, and FGDs was the issue of inheritance of textile trade. Among these respondents, inheritance of textile trade from their mothers was the motivating factor. A respondent in FGD explained how she inherited the trade from her mother.

A jogun ba ni ise aso tita fun mi. moja gun aso yi lowo mami ni. (Textile trade is an inheritance for me, I inherited this trade from my mother. Inheritance is what motivated me to this textile trade. I came from overseas (London) to take over this trade. After the death of my

mother, I had to leave my base in London and settle down here. I do not want this textile trade to go down the drain. More so, I am the first- born of my parent and only female (FGD/44yrs/ 20thNovember, 2011)

The response above shows that some of the respondents got involved in textile – trade through inheritance. The sociological implication of this finding is that there is succession of textile trade at Balogun market. This means that textile trade- does not die with the death of owners. This finding is pertinent, as the finding contradict Forrest (1999) and ILO findings that small enterprises in informal economy in developing countries do not survive at the death of the owners. The issue of succession could be seen an opportunity- based entrepreneurship. Global Employment Study (GEM), (2005) stated that Opportunity-based entrepreneurship involves those who choose to start their own business by taking advantage of entrepreneurial opportunities available to them. However, minority view was found among some respondents in FGDs. In other words, not all the respondents were motivated into textile trading by pull factors.

Minority respondents were pushed into textile trade by push factors. Some were motivated into textile trade because opportunity into other jobs were not present

A respondent in a focus- group discussion had this to say:

I did not bother to look for job after I finished my youth service corps, as we all know that the rate of employment was very high then, it was during the structural adjustment programmes that I finished my youth service crops. Since my mother has a shop here, she gave me a space in her shop to start selling my own materials until I secured my own shop (FGD/ 54yrs/ 27 November 2011)

Matrix 4.2b Motivating Factors of older women in textile trading

Motivating factors	Commonly mentioned	Not commonly mentioned
Desire for success		
Cultural Values		
Family Inheritance		
Inadequate jobs in informal economy		
To leave Legacy for children		
Socialization experience		
For Economic Survival		

Sense of achievement		
Prestige		
To build my own business after retirement		
I want to be my own boss		
I do not like Government job		
The nature of textile –trading		

Source: Fieldwork, 2011

In the matrix4.2b, common responses were found among the older respondents in FGDs, IDI and Case Studies. What motivated them into textile trade was desire for success, local prestige, and plan to leave legacy for children.

A respondent in FGD summarized what motivate them into textile trading

“A wo nu ise aso tita notori pe; ise alalubarika in ise aso tita “ ise ti eniyan fi le omo lo wo ni” ise to je ka se rere, to je ka le jeun ni ojo ogbo wa titi ta ma fi ku”, awa oloja se dada ju awon osi ise ijoba lo ni igba yen. Ise yi ni kan ni a mo nitorina gbogbo agbara wa ni alo lati ripe ise yi ko ku mo wa lowo”.

(We entered into this textile trading work because it is a prestigious and financially rewarding work. This trade has enabled us to live well and acquire good things of life. More so, It is a trade that you passed on to your children and you are assured of living well in your old age until death. Some of us in this textile trading were better off than the civil servants as at that time. We do all within our power to retain and grow this trade (FGD/ 66yrs/ 30 October 2011).

The above response shows that the older women were motivated by desire to succeed, to leave legacy for children, prestige, and value attached to textile trade within Yoruba community. Majority of the older respondents believed that textile trading was more prestigious than government jobs especially during their time. The plausible explanations for their opinions may be because of the traditional values in existence as at that time, which places greater values on boys rather than girls. These cultural values prompted parents to send boys to schools and girls were married off early in life. More so, extant literature revealed that women had inadequate access to formal education than men in developing countries (UNICEF, 2001). Lipset, (1967) and Hoselitz, (1975) succinctly stated that entrepreneurs can emerge from socially marginal group. Their marginal social position is generally believed to have psychological effects, which makes entrepreneurship a particularly attractive alternative for them.

In line with the above view of the scholars was also the view of a key-informant on the status women generally in Lagos state during postcolonial periods:

A key Informant explained

Two categories of women emerged on Lagos Island after independence, the wives of returnees and the indigenous women. The wives of returnees were the educated ones who were into nursing, secretariat and government jobs. The indigenous women were the ones who do not have opportunity to acquire formal education. Among this group of women, three values were utmost important to their existence, these include; fame, power and wealth. These values prompted majority of the women into long-distance trade in order to acquire wealth. Since they lack education, trade was seen as a means to get any of the three (KII/55years/ 10 August, 2011)

Certainly, the cultural context in which persons are rooted and socially developed plays an influencing role in shaping and making entrepreneurs and the degree to which they consider entrepreneurial behaviour desirable. This probably accounted for the differences in motivating factors between the young and the older group of the respondents. The findings showed that the meaning attached to textile trading varied between the respondents. Within older respondents' social environment, textile trade was seen as prestigious, as an investment and a trade associated with fame. Being unable to acquire formal education and desirable of been successful, majority of the older women believed that going into trade was another way to achieve success within their social environment.

Theoretically, been desirable of success, and emotional values attached to textile trade, the respondents must have negotiated problems associated with textile trade. In order words, emotions attached to textile trade determine the means and the ends to the actions. This kind of social action is what Max Weber calls affective social action. The affective actions of women textile traders are anchored on the emotional state of actor, in this case the respondents (Coser, 2004). The emotion attached to textile trading could be trace to desire to leave legacy for children, for the trade to succeed them, for fame and prestige. The uniqueness of their backgrounds was reflected in their motivations to choose textile trade. One implication of this finding among the older respondent was that motivation served as a key to the start-up and success of an enterprise. They were motivated to start textile trade, not only for economic motives, but other motives such as passion, prestige and fame and leaving legacy for children. Inferred from these findings, sociologically, choice of trade/career must be strongly motivated not only by economic desires but also by non-financial need and one must have strong desire and interest to lead his or her business. Weber (1930) had stated, "Individual motivational pattern determines entrepreneurial performance." The results from

this research work on motivating factors clearly indicated that social, financial, and opportunity factors were major reasons why respondents ventured into entrepreneurial activities in textile trade.

4.3. Yoruba Women Textile Traders ‘Access to Entrepreneurial Resources

4.3.1 Women Traders Access to Financial Resources

Women continuous access to financial resources is considered important for the continuation and growth of the business. Relying only start-up capital may likely affect the growth of such trade. Several methods were utilized by women traders in continuous sourcing for financial resources to augment the income acquired from sales of textile materials. Matrix 4.6 below shows how majority of respondents negotiated the problems of inadequate access to financial resources in informal economy

Matrix 4.6 Access to Credit Facilities by Yoruba women textile traders

Access to Credit Facilities	Commonly Mentioned	Not Commonly Mentioned
Bank Loans		
Micro-Finance Institutions		
Cooperative Loans		
Plough back Profits		
Women’s Contributions		
Suppliers’ Credit		
Spouses’ Loans		
Family Members		
Loans From Money lenders		
Sales of Personal Properties		
Returns on Investment in lands and houses		

Source: Fieldwork, 2011

Majority of women traders explored different avenues in accessing financial resources for the growth of their trade. Findings revealed that majority of respondent in IDI, FGDs and Case study was into contribution, otherwise known as “*Ajo*”. Other major avenues found among respondents in FGDs, IDI and Case study included plough back profits, suppliers credits/gifts , sales of personal properties and returns on landed properties.

These avenues are explained below:

4.3.2 Women –Contributions

The finding showed cash contributions by women traders as the major avenue in accessing credits. Majority of the respondents in all methods of data collection spoke glowing about this method. *Esusu* contributions depend on convenience. As some respondents explained, the contribution may be daily, weekly, bimonthly, or monthly depending on convenience. Respondents found *esusu* useful, valuable and even indispensable in increasing their working capital.

Scholars have specifically found women contribution known as ‘‘Esusu’’ or ‘‘Ajo’’ in Yoruba language as a means where women access credit to supplement their income (Olutayo, 2003, Norwood, 2005, Adesua-Lincoln, 2011). Sociologically, *Esusu/Ajo* was significant in respondents’ growth of textile trade. It was used as a savings account and helped to absorb excess money from traders which other could have been used wasteful spending. It had encouraged culture of savings among respondents and brought about network connectivity and provided an avenue to meet and congregate socially among some of the respondents.

4.3.3 Plough – Back Profits

This was another method by which women textile trader’s access credit. The findings showed that majority of the respondents ploughed back their profits into the trade for the expansion of their trade. Plough back profit is the investing of profits back into the business. It is an internal source of self financing which in turn may lead to capital accumulation and credit worthiness of such trade. However, for plough back profit to be meaningful to the growth of the trade, the trader in question must be prudent in accounting and spending of the profit. In other words, shrewdness must be the watchword of such trader. Max Weber (1930) in his essay of spirit of capitalism and protestant ethics found shrewdness to be one of the attribute of Calvinists. Ploughing back profit into textile trade showed that ‘rational’ economic behaviour was one of the characteristic of Yoruba women traders. However, a contrary finding was shown in the survey by Eades (1994) among Yoruba migrants in Ghana that women ploughed back most of the earnings and profits from productive activities into their families instead of expanding or diversifying their business. This in turn had implications for accumulation of working capital. Eades (1994) finding may be due to social status of his respondents.

4.3.4. Suppliers' Credit/ Gift

Another method was through supplier's credit/ gifts. This is the method where the manufacturer(s) or the companies which produces textile materials give out materials on credits to traders at cost price. The CFAO companies where Ankara textile materials are produced/ sold usually give out textile materials on credit to their registered customers, especially those in wholesale business. However, not everybody in Ankara trade has such opportunity. A respondent in a case study explained this method;

The CFAO companies where we purchase Ankara textile materials usually give those they know especially those in wholesale, textile materials on credit. Infact, before any trader could enjoy this type of opportunity, such trader must have been in working and trustworthy business relationship with the company. Not only that, the Company must know the shop of the trader. Infact, they go there on daily basis to collect their money from the sales already made. After selling, profits are added to the capital, this method enable us to ask for more bales of materials on credit (Case study/ 55years/ 15 November 2011)

This finding showed that in the market, there are likely to be inequality in acquisition of working capital among traders. This method may probably lead to inequalities among women traders as respondents in whole sale trade made the researcher to realize that the women traders in retail trade were not given that opportunity.

A similar method of suppliers' credit was revealed among key informants that deal in sales lace materials in the past. Those travelled to Austria to purchase textile materials enjoyed such opportunity known as supplier's credits.

A key informant who had dealt in lace materials during KII revealed this information:

In the past, opportunities were given to women traders in Austria where we buy materials. When they give us materials on credit, we normally go back to pay their money and buy more. There was so much trust between us. Now, I do not think people enjoyed such opportunity. There is no more trust. We built solid relationships with manufacturers. The manufacturers trusted us that, no amount of bales of materials given to us on credits, we will always come back to pay them. We adhered strictly to the rules of the business. One of the reasons why people associate wealth with us. People called us "Iya – Alaso". "Mama- Gutter", "Alhaja –Alaso." These names are associated with wealth. More so, we value this textile trade as we do not know any other trade apart from this work. We were careful so as not to go against the rules of the trade. Sadly, women traders with shady characters had spoilt the opportunity. Now, when you travel to purchase materials, you have to go with your money, and buy the

quantity you are capable to purchase. No more suppliers' credit (KII, 70yrs, /22th November, 2011)

Recently, the use of trade credit by suppliers had stopped. As pointed out by some respondents, women traders that deal in lace materials do not longer enjoyed trade credit by suppliers as there were no more trust between suppliers and buyers. However, they do encourage women traders by giving them excess on a specific number of bundles.

A respondent in FGD among the young respondents explained more on this:

When you buy twenty bales, two bales might be given as extra, for forty bales, you are given four bales extra. The cost of those extra bales is added to your profits(FGD/45yrs/6th November, 2011).

Above responses indicated that respondents in obtaining trade credits from suppliers use personal contacts and existing trading relationships as a substitute for collateral. Getachera, Sahlu and Kebede (2013) defined trade credit as a loan a customer receives from its supplier in conjunction with purchase. For the buyer, it is a source of finance through accounts payable, while for the seller trade credit is an investment in accounts receivable. Sociologically, supplier and buyer credit arrangements facilitate the functioning of textile markets and are accompanied by other "embedded" market services. In addition to trade credit, other important embedded services are technical advice and information provision on customers' quality requirements. Trade credit promotes and simplified transactions, it allows access to financial resources with no charged interest.

Evidences from literature indicated that trade credit was a major source of finance for small and informal enterprises (Huyghebaert, 2006) because high proportion of enterprises in developing countries is financially constrained .A study in Ethiopia by Ethiopian Development Research Institute (EDRI) (2003) found that the use of trade credit was single out by traders as the most important source of short term finance. The same result was found out by Pearce (2003) among rural farmers. According to his findings, suppliers and buyers provided credits to farmers as part of input supply and product purchase transactions. The evidences from literature validate this research finding.

4.3.5.Sales of Personal Properties

A sale of personal properties was another method through which women textile traders' access credits for textile trade. These properties are tangible goods. Different methods by which respondents sell their tangible properties depend on their ingenuities. Sales of personal properties simply mean buying and selling of other goods apart from textile materials .A respondent among the older group explained her method as follows

One of the common method I used is the buying and selling of Gold and Diamond. It may be raw gold or refined with different carats. Gold and Diamond are believed to be valuable and appreciate above the cost price over a short period. I buy gold and diamond from the profits earlier made, when it is time to buy textile materials, all the gold and diamond are sold at higher prices, thus able to access more credit for the trade. After sales, I usually used my profits to buy raw gold from Ghana. That raw gold will be converted to earrings and gold chains. I will keep some and use some as jewelleryes when travelling. I will first travel to India, sell the raw gold in rupees, then convert the rupees to dollars, then travel to Austria for the purchase of the textile materials. This will in turn give me more money to buy textile materials (FGD, 66yrs/, 25th September, 2011)

A respondent among the younger respondents explained her own method as follows

One of my own methods was investment in golds. I may use the gold chain whenever I want to, since they were my personal properties. I regard gold as an investment that appreciates in value within a short time. Moreover, gold can be easily disposed off, when there is a need for more money(FGD/ 52/28th August,2011)

The gains from sales of personal properties were re-invested in the textile trade. All these economic actions were taken to increase working capital of the respondents.

4.3.6. Returns on Investment in Land and Houses:

The majority of the respondents in IDI, FGDs and Case- studies also pointed out that rents collected from their landed properties on yearly bases were injected to their trade. Through this method, the working capital of the respondents of their textile trade has been expanding. Rents had provided a more dependable and secure income that had enabled respondents to expand the textile trade.

4.3.7. Loans from Moneylenders

Another source of accessing credit which was mentioned by minority in FGDs was loans from money lenders.' Money lending'' is an informal credit institution which allows people

to obtain loans without collateral. However, this method did not receive the support of majority of the respondents. Respondents were given free listing way during focus- group discussion to mention ways by which they access money for their textile trading activities. Some respondents agreed that loans from moneylenders had been of tremendous help to them in their textile trading, while majority disagreed totally with this.

A respondent who disagreed explained her reason(s)

When you borrow from moneylenders, then you use the money to buy materials, you will then observe that sales will go down. They are diabolical; they do not want you to pay on time so that you will pay more money when you want to pay (FGD/ 48years/ 2 October,2011).

Majority of the respondents agreed with her explanation, while minority of the respondents rejected this explanation, asserting that, it depends on where you go to borrow money. Nevertheless, of particular interest to this study was that, respondents were seeking diverse avenues to increase working capitals for their textile trading. Some scholars had found that women in informal trade supplement their working capitals with loans from moneylenders (Olutayo 2003, Otoo, 2012). A study carried out by ILO (2003) among women entrepreneurs in Tanzania revealed that women were not likely to take loans from moneylenders for reasons obvious to them. These findings by scholars imply that taking of loans from moneylender is a free will, which depends on the willingness of women traders.

Paradoxically, when all these methods were mentioned without mentioning of any formal institutional loans, the researcher probed further on respondents' awareness of loans from Banking and other financial institutions. Majority of the respondents were aware of loans from banking and other financial institution, but could not take loans from these institutions because of rigid procedures of these institutions.

A respondent explained reasons why they do not access loans from banking sector during in depth interview

When we approach banks for loans, the first thing they asked us is whether we have built a house, and then they ask us to bring the certificate of occupancy of such house. Why should we do that? Apart from asking us to bring Certificate of Occupancy of such house apart from this, the interest rate is too high within the minimum numbers of days they will ask us to pay back (IDI/ 52years/ 22 November 2011)

The response above shows that though women textile traders are aware of various loans options available to people in banking industries, but refuse to access such loans because of the formal procedures associated with granting loans. In addition, they shy away from the loans simply because of interest on loans and formal requirements of granting loans. Does it really mean respondents shy away from financial institutions to obtain loans.

Interestingly, another respondent revealed how women had been negotiating this problem. In a case study with Mrs. KJH, she revealed the following information;

They might give you loans based on personal recognition without any collateral. However, this is done on one-one basis. For instance, you might be given a loan of five hundred thousand, with the interest rate of thirty thousand per month. If anyone fails to pay the amount at specify date, the interest rate increases if it reaches another month (Case Study/ 56yrs, /23 November 2011)

Apart from banking institutions, Micro- finance institution was established to cater for women who could not access formal financial institution loans. Over the last decade, micro-finance institutions have gained prominence by filling in the financial resource gaps to the poor, and to poor women in particular. The success of micro-finance in supporting micro-and small enterprises, particularly those operated by women is well documented and Studies have shown that women's enterprises flourish when they have access to finance, such as in South Africa and Mauritius (ILO, 2009, Abdulkadir , Umar , Garba , Ibrahim, 2012).

Against this backdrop of information, the researcher probed why respondents were not accessing Micro- finance loans.

A respondent in IDI illuminated on this:

The micro- finance Bank loans is too small for this type of business, apart from the fact that the business is too small, the number of days they will ask you to pay back is equally too short. Therefore, if we take it, it will not make a difference to us before they start asking you to pay back (IDI/ 50yrs/, 15 November, 2011)

ILO (2005) report showed that women entrepreneurs in Ethiopia complained about the ceiling on micro-finance loans that it was too low to be of much value when they want operate above subsistence level. Paradoxically, despite the importance of MFI, very few women considered MFI as a first choice source of finance for the development of their

businesses (Madichie, 2009 and Mordi and Okafor, 2010). Their findings validate this finding.

The finding on how respondents access financial resources is significant. Access to financial resources is one of the key strategies towards enterprises development. Sociologically, majority of the respondents devised various means in augmenting their working capital in order to expand their textile trade. These means included: selling and buying of gold and profits on the investment on landed properties. The nature of this occupation means that they were not taken away from their major occupation. This finding contradicts ILO (2005) that women in informal economy do not augment their businesses, but prefers to diversify into another trade. ILO (2005) report that, the inability of women in informal economy to augment their trading practices accounts well for high closure of women enterprises. This accounted towards the respondents' entrepreneurial development in textile trade.

Theoretically, the actions of the respondents can be located within Max Weber (1930) rational action, which states that actor acts to achieve a definite goal. The economic actions taken by respondents to supplement the income and increase the working capitals by respondents were purposive, rational, and deliberate to achieve a goal. All actions taken were subjective, meaningful and geared towards the expansion of the respondents' textile trade. According to Zafirovski (2003), rational behaviour in general is determined by a certain relevant degree of coherence between the subjective meanings or good reasons of the actor and the objective purposes attributed by other actors and/or observers. This study contributes to knowledge with the findings that women textile traders augment their textile trade by engaging in other trade that does not require much time and that do not take them away from textile trade.

4.3.8 Access to Physical Resources

IFAD Rural Poverty Report (2001) shows that, difficult physical access to markets affects women more than men. The report divided market access constraints into three groups: physical; structural; information and organization-related. The physical access constraint is one of those affecting the poor and in almost all cases where such physical constraints exist, they have a greater negative effect on women than on men. Against this background information, respondents were asked about their physical access to shops, stalls and warehouses

4.3.8.1. Access to Shops and Premises

A consensus was found among respondents in all methods of data collections. Findings from the respondents indicated that access to shops at any unit in Balogun markets depend on availability and the cost. Most shops at Balogun markets belong to families and private developers. The cost of the shops varies from one unit to the other. In general, to secure a shop, a prospective shop seeker goes through an agent or an insider, who in- turn introduces the prospector to the real owners.

The monetary aspect is discussed- and the prospective shop seeker pays for minimum of two years in advance with agreement and commission. Sometimes, some people demand for four years or five years rent in advance. Nevertheless, the numbers of shop a woman can secure depend on the amount available to her.

It was revealed by a key-informant:

The cost of a single in the market was around twenty thousand to thirty thousand per month. If you secure a shop that cost twenty-thousand per month, you will be asked to pay for two years, with the agreement and commission. This means that you will be paying a total amount around five hundred and eighty thousand naira, which is a huge amount. She reiterated that, even those older women who had been in the textile trading for long had the advantage of getting as many shops as possible only for them to sub-let them at higher prices (KII/ 40years/ 15 September, 2011).

Shops and premises were privately owned at the market. Lagos state government had not done much in the areas of provision of shops and premises for the traders in the past. To fill the gap of quantity of shops /premises problems in Lagos State in particular, are private developers. These private developers according to Olatubara (2008) have as their motivation the desire to make profit. Many of them capitalize on the acute shortage of accommodation/ shops by providing housing and shops at exorbitant prices to prospective house/shop seekers. Of recent, Lagos state government had embarked on building of lock-up shops , but the general opinions was that the cost of shops built by the State Government was as expensive as the ones built by private developers.

A key informant explained:

The cost of securing a shop at Balogun market had gone up astronomically. Anyone who wants to come into the market must have close to a million naira to secure a shop in the heart of Balogun market. Even the shops built by the state governor cost as much as five million naira to buy. It follows that those who wanted to sell, but could not afford the cost of securing a shop had to opt for stalls (KII/ 44yrs/ 8 September,2011)

4.3.8.2. Access to Stalls

Women traders who could not afford to secure a shop in the market opt out from a small premise from the shop owners or from local government. According to one key informant among those, who sell from the stall, she explained that:

When we get a space from the local government, we pay two thousand naira per month to the local government for allocating a space for us to put our stalls .It is difficult to get shops now. Moreover, when you get one, it is usually expensive; you will need to pay almost one million naira. The shops Fashola Government built are also expensive, only the rich among us can take it. We need Fashola Government to subsidize the cost of shops (KII/ 45yrs/ 22nd, September, 2011)

Those that could not afford a shop had to make do with stalls. Inability of some respondents to pay for huge amount of securing shops accounted for creation of splinter market within the market. The report of IFAD (2001) validated this finding.

4.3.8.3 Warehousing

Warehouses according the respondents are not as expensive as shops. This is because warehouses are usually in secure places, that is, not really in the main market. Where a warehouse is situated in the main market, it is usually on the second or third floor where no buyer goes to buy anything. Those shops on the second floor are used for storing and sorting textile materials.

4.3.8.4 Access to Human Resources

Access to human resources constitutes availability of people working together with the respondent to achieve overall entrepreneurial development. The researcher observed that some categories people working with the respondents. There were two categories: employees and trainees .Employees were the informal workers on the payroll of the respondents. The information gathered revealed that salaries of these informal workers range from ten thousand to twelve thousand naira per month which excluded with some incentives, which may not be on regular basis. Their roles included attracting customers, haggling of prices with customers, arranging and taking stocks of textile materials and recording of daily sales.

The second categories of people were the trainees who were not opportune to come from the families that engage in textile trade, but like to make textile trade a career. Respondents were

asked about how they employ people as either employees or trainees. The common response was that a close associate must introduce the person coming to work for them. The associate could be friends, members of religious community, or members of the family. The real issue respondents laid emphasis on was trust among anyone who works for them. The same criterion applied to anyone who wants to undergo training on textile-trade

4.4 The social organization of Textile Trade

IFAD (2001) report showed that women were constrained with ability to organise their trades. Cohen (1966) cited by Olutayo(2005) and Petre-grenoulleau (2011) stated that in an informal economy, trade in every commodity has its own social organizational structures and politics . Olutayo(2005) asserted that for this reason, each commodity needs to be separately studied so as to detangle the various structures and politics associated with each commodity. It is in this respect that organization of textile trade was examined in connection with some of the politics and structure involved.

Using 4ps of marketing mix (Purchasing, Promotion, People and Prices), three types of textile materials that is, Ankara, Lace Materials and Aso-Oke were examined differently in terms of politics in purchasing and promotion. In the course of data collection and during observation, we observed that there is specialization in marketing specific type of textile materials. Those that sell Ankara materials do not sell Lace materials, and those that sell lace materials do not sell ‘‘Aso-oke.’’ The purchasing strategy of each material was examined differently.

4.4.1 Purchasing strategies of Ankara

There were different points of purchasing Ankara materials. In the recent past in Nigeria before the closure of some textile-manufacturing companies, respondents had many options where they purchased materials. With the closure of many textile industries in Nigeria, few options were left to the respondents. These included purchasing from women traders from Republic of Benin and few other manufacturing companies in Nigeria. Economically, women traders from Benin Republic (Benninoise) were taking advantages of ECOWAS liberalization policy, which encourages the trade along ECOWAS sub region. Sociologically, the economic interaction also means there is a social relation between Republic of Nigeria and Benin republic by simple act of trading in textile materials.

A respondent during an IDI explained:

The “Ajase” (Benninoise) normally come every month with different patterns of Ankara to sell. As soon they come, we select and pick the ones we like. We travel from Lagos to Cotonou to buy latest Ankara textile materials. Among the textile companies manufacturing Ankara, only Nichemtex, Superprint and Afprint are left, we also buy from them. Recently, the Lebanese has established a company at heart of Balogun market known as CFAO. They import several brand of Ankara such as “Da viva”, “Qualitex,” and London Wax, “Excellence” among others (IDI/58yrs/September, 2011)

A respondent in a Case-study explained the operations of CFAO Company in the importation of textile materials. CFAO has its warehouse at the heart of the market. The company is the one responsible for importation of all the latest Ankara materials in the market. The Chinese are the ones responsible for the patterns and the designs. They do not sell retail; they deal directly with the wholesalers. That is, there is minimum number of bales they sell. Anyone who wants to deal with them must start by buying the minimum bales (Case-study/60yrs, / 27th September, 2011)

Apart from purchasing textile materials from Benin republic, the finding of the study revealed that only Nichemtex, Superprint, Afprints and CFAO textile companies were left where respondents can purchase textile materials in Lagos State. This information attested to the fact that some active textile manufacturing companies had closed down in Nigeria (Punch, 2010 and UNIDO, 2004). CFAO has come to fill the gap of closure of textile companies by importing various textile materials (Ankara from China Republic). To ease problem of transportation and make trade easier for traders dealing in Ankara materials, CFAO companies brought its warehouse to the heart of the market where it is easy to sell to people. Chinese company had taken over the importation of Ankara materials, while the Yoruba women are only involved in marketing the products.

4.4.2 Purchasing Strategies of Lace Materials

The purchasing methods of Lace materials were largely different from Ankara materials. Archival literature revealed that during pre-colonial period, Syrians and Lebanese were the main importers of lace materials. The indigenous women in Lagos State were mostly involved in the sale of materials (Mabogunje, 1964). After the independence in Nigeria, The

Indigenous women started travelling to Austria to purchase lace materials from several manufacturing companies.

A respondent in FGDs session shed more light on this:

In the past, we normally travelled to Austria to buy different types of lace materials. This is because Austria had beautiful textile designs. Austria lace materials are known as Voile laces. Each pattern comes out with forty bundles on the roll. Whenever we get there, we select our designs and place exclusive rights on some design selected. The design automatically will be associated with us. No other woman can claimed any right on this design (FGD/ 68yrs/28th August, 2011)

A respondent in KII shed more light on this issue of placing exclusive rights on some designs:

We place exclusive rights on some design because we wanted to be associated with the designs. For instance, I was the first woman who brought in "Jacquard Lace" to this country. The manufacturers will never sell to other women traders even if we do not pay for all the rolls (Forty bundles). Sometimes, if you have built a solid trust with the manufacturer, they may release the materials to you, and you pay later. You may ship all the materials on credits. However, you can always go back to take the remaining. When we place exclusive rights on some patterns, we become wholesaler. The other women traders who love the pattern will come and buy from us. In this way, we make more profits and we are able to build solid relationships with the manufacturers in Austria. Lace from Austria is known as Swiss Lace. It is usually expensive, but of very good quality (KII/ 72yrs/ 27th October 2011)

Responses from above showed some innovative behaviour of the respondents such as placement of exclusive rights on some textile designs. Mabogunje (1964) found in his study the method of placing exclusive rights on lace materials by women traders in pre-colonial period. According to Mabogunje (1964) he explained that, when women textile traders in pre-colonial period sensed that a particular type of textile materials was likely to hit the market, they entered into an arrangement with the Syrians to buy it all, and retailed it right in the front of the Syrians shops. This unique method of placement of exclusive rights must probably have been passed down in history among women textile traders in Lagos State. Placement of exclusive rights on designs was considered risky. Risk taking, according to some scholars such as; Schumpeter (1942), Nilufer (2001), Hisrich (2005), and Ogundele (2008) is one of the key-element of entrepreneurship and one of the factor that makes trader turn into an entrepreneur.

Building of trustworthy relationships with the manufacturer was another behaviour that was displayed by respondents which was one of the characteristics of entrepreneurship. Bourdieu (1986), Coleman (1988), and Harding, (2006) see the building of trustworthy as an instrumental nature of social capital which represents a distinct form of social relationship which can be a significant source of information about opportunities and provision of support that affect entrepreneurial development. Lastly, the idea of placing exclusive rights on some design has implications for wealth accumulation and status enhancement (Ogunremi, 1996 and Forrest 1999). Other characteristic of an entrepreneur displayed by respondents was their involvement in production line of textile materials. All these actions taken by women traders directly affected survival and expansion and of respondents' textile trade in Balogun market.

Entrepreneurship is not limited or confined only to innovation in the sense that Schumpeter (1942) used it, as Hoselitz (1965) asserted that anyone who is business leader, who guides the action of a private productive enterprise and makes crucial decisions on the use of productive factors, or other aspects of the production and marketing process, is an entrepreneur. Ogunremi (1996) also defined an entrepreneur as an imitator, as long as the imitation is practiced in a different situation. To Ogunremi (1996), an imitator of an idea must bring in his own ideas and adapt, otherwise he cannot succeed as an entrepreneur. These characteristics of entrepreneurs were found among the respondents.

In retrospect, in the 1980s, with the introduction of Structural Adjustment Programmes, which resulted in cut in government expenditures, unemployment, reduction in the living standard of people, and depreciation of value of Naira (Nigeria Currency), some respondents who could not afford to travel again to Austria, had to innovate on alternative means of getting lace materials to sell. The innovative method led to imitation of lace materials

A respondent in the IDI shed more light on this issue:

First, we studied the situation, and we realized that majority of people could not afford to buy Austrian laces because of the situation in the country. To meet other people needs and preferences, and be relevant in the market, another group of women traders who could not cope with the expenses in buying Swiss voile devised another innovative way by going to South- Korea to buy lace materials. Second, what we normally do was to buy various patterns and design of Swiss voile from those women who normally travelled to Austria. This, however, would be without their knowledge that we want to imitate their patterns. We would then take these various patterns to

manufacturers in South Korea to make cheaper quality of the same designs and Patterns (imitation). Laces from South Korea are sold at cheaper prices than the Swiss voile. With this, we are able to cater for another group of people that could not afford to buy Swiss voile” (IDI/ 55yrs/ 20th, October, 2011)

The findings from this study revealed that there was no end to imitation of lace materials by the respondents. While some of the respondents imitated lace materials from Austria, other respondents took lace materials from South –Korea to Republic of China for imitation.

Another respondent in FGD session explained why women textile traders take South-Korean laces for imitation in Republic of China:

It should be noted that as more women entered into textile trading, there were yearnings and aspirations to satisfy the downtrodden people. It was observed that even with South Korean laces in the market, not everybody could afford to buy. Some younger women traders who were recently coming to the market had to display their unique innovative behaviours’ in textile trading. So we buy South-Korean laces with different designs and take them to China to make a lower quality of the laces. Though, we might call it a lower quality, but it last longer and very washable. People like china laces. We do not place franchise on any pattern, because the patterns and designs do not belong to us (FGD/ 48yrs/, 11th September, 2011)

Responses from above corresponded with assertion of Hoselitz (1965) and Ogunremi (1999) that a successful entrepreneur is an imitator. Two implications emerged from the findings: Respondents tend to be quite ingenious and astute of monitoring market forces such that they shifted from sales of one type of lace – materials to another. The respondents had to redefine the situation in the country and took purposive actions to imitate patterns in another country. Their actions had a purpose and intention inscribed in them. According to Labinjo, (2002), the ideal type of social actions must have a purpose and intention inscribed in them.

4.4.3. Purchasing strategies of Aso-Oke Materials

In Yoruba hand weaving industries, men and women are involved in the weaving of threads either on the same looms with male counterparts, or with women weaving on their own loom. Asakitipi (2007) noted that women assisted men in planting and harvesting cotton, spun the cotton into thread, and dyed the thread ready for the men to weave. The cloth produced is known as ‘Aso-oke’. This is common in many Yoruba towns such as: *Oyo, Saaki and Iseyin*. Aso-Oke is often used as symbols of political and social prestige depending on the

name, quality and pattern. The names of Aso-oke associated with prestige include 'Sanyan', 'Etu', 'Alaari', 'Jawu' 'Olowojokosaga' among others. Despite the prestige associated with traditional Aso-oke, some of these clothes are gradually fading away from markets.

However, there are new patterns and designs in the market. These were new texture and patterns of Aso-Oke in the market. The researcher probed further on the source(s) of new patterns of Aso-Oke in the market.

A respondent in a case study narrated the politics in production of Aso-oke:

The traditional Aso –oke was produced mostly in Iseyin, Saaki, and Oyo. The cotton for the production of traditional Aso-Oke was mostly from companies involved in the production of cotton. This traditional Aso-Oke is gradually fading away from markets for two main reasons: the closure of companies that produced cotton in Nigeria, and the effect of change in textile taste. The traditional weavers had at these towns had abandoned weaving in favour of lucrative jobs in cities. In order for Aso-oke not to fade away completely, the Togolese and Ghanaians are now into weaving Aso-oke, with our help. But we do not weave with the same cotton produced in Nigeria. There are some people that always travel to China to buy cotton threads. The weavers buy cotton thread from them. The weavers do not design. We take the designs to them to weave. We modernized old designs. We have various designs with us. Some we collect, we have some books on old designs we inherited from our grandmothers. We also draw some designs to meet the taste of any celebrant. We produce directly to celebrant and people come to our shops to buy. Sometimes we serve as link between celebrants and the weavers. The new Aso-Oke in town are known as 'Net', 'Double-Net', 'Senegalese' among others. We also reproduce pattern similar to traditional type because we have taken it upon ourselves to make 'collection ' of all the traditional patterns and designs for keep (Case Study/ 60yrs/ September, 2011).

The above response showed that respondents in the business of production and sales of Aso-Oke had taken it up themselves to collect old designs and modernised it. By so doing, the production of Aso-Oke is not only sustained, but continues to be relevant among Yoruba and other ethnic groups in Nigeria.

4.4.4 Implications of findings from purchasing strategies of Respondents

In examining the purchasing strategies of the respondents, information was revealed which add to existing knowledge on entrepreneurial development of the respondents and which are important for policy formulation. These include:

(a) **Specialization in Sales of textile materials:** the finding of the study revealed a sort of consistency in selling of a particular textile material. The implication of this finding was that

respondents do not suffer from occupational mobility glitches. Occupational mobility glitches is a situation whereby traders move from one product based to another because of inherent problems associated with such product. OECD (2006) and Bumpus (2008) found that women in informal economy suffer from occupational mobility glitches which have negative effect on women entrepreneurial development. ILO (2006) in comparing the attitude of male and female entrepreneur in informal economy in Tanzania found out that women, unlike men do not specialize in a particular based product, but sell all saleable in the market. ILO (2006) report showed that lack of specialization of women in a particular based products accounted for their inability to develop entrepreneurially in informal economy. Therefore, specialization in a particular brand of textile material must have largely contributed to the respondents' entrepreneurial development.

(b) Innovative Behaviour

Innovative and imitative behaviour were found among respondents selling Lace –materials and Aso-Oke. Their innovative and imitative behaviour is a strong index for entrepreneurial development. The work of Chea (2008) supports this finding. The scholar found that women innovative behaviour was one of the factors that accounted for survival of women owned small enterprises in Ghana. Respondents in Aso-Oke business were not just active participants in the production of mundane clothe, but were fully active in the production of qualitative cloth that society as a whole recognises as valuable and ascribes social, political, and religious importance to. Through their innovative efforts, hand-woven Aso-Oke now has new and improved looks which conform to the present day fashion. Innovation and imitation is one of the classical tenets of entrepreneurship development (Schumpeter (1943) and Drucker, 1984).

© Placement of exclusive rights on textile designs

Forrest (1999) found out in his research that accumulation of wealth among men entrepreneurs had implications for subsequent entrepreneurial development. Likewise the placement of exclusive rights had implication for wealth accumulation which had direct effect on respondents' entrepreneurial development. The method of placing exclusive rights on materials had enabled the respondents to make excess profits above the expected profits. The placing of exclusive rights on pattern must have been passed down from history. This finding is located within the last kind of action by Max Weber, which is the traditional action, which is guided by customary habits of thought, reliance on “the external yesterday” (Cosser,

2004). Every society has distinct traditional perspectives that are transferred from one generation to another.

(d) Networking and building a trust-worthy relationship- a major component of Social Capital

Putman (1996) stated that social capital available to women entrepreneurs is likely to contribute to their entrepreneurial development. Social capital available to the respondents in their purchasing strategies was the manufacturers. The respondents were able to build trust worthy economic relationship with them which also accounted for their entrepreneurship development. Moreover, the extensive networking with other women traders in other units in the market for sales of materials had implications towards their entrepreneurship development.

4.4.4 Promotional Strategies of Textile Materials

One of the vagaries of informal economy is competition among informal traders. According to Chinogo (2012), Stiff competition within the informal sector and with big business is a defining element of informal economy, and was indeed the most serious challenge. However, contrary to classical economic theory which posits that competition leads to efficiency and better quality goods and services, in the informal economy competition leads to many other things. Often stiff competition among informal traders may lead to uneconomically viable under-pricing and conflict among traders. How then do the respondents gain competitive advantage over other women traders in the market? The matrix below showed several promotional and marketing strategies normally adopted by respondents.

Matrix 5 Methods of promotion of textile materials by women textile traders

Methods of promotion	Commonly expressed	Not commonly Expressed
Through family and friends		
During Social and Cultural Events		
Through words of publicity		
Personal Negotiating Skills		
Going from door to door		
Using Internet		
Advertisement in mass-media		
Trade fairs and Exhibitions		
Market linkages		

Source: fieldwork, 2011

The matrix above showed diverse methods of promotion and marketing strategies utilized by the respondents. Apart from normal displacement of textile materials in shops, the findings of the study revealed other major marketing and promotional methods respondents engaged in. These methods were through family, friends, and wearing the same textile materials to important social parties to attract attentions of other people in the party. This translates that social and cultural events were taken advantage(s) of to advertise latest textile materials. This may probably leads to gossip about the latest design of textile materials in town and sales of such textile materials may be boosted.

A respondent in IDI explained this method:

When we plan to import new textile lace materials, the manufacturers normally send latest pattern to us, then, we would tell our friends and families the latest name of lace materials that would be coming to the market soon. They in-turn spread the information to other close friends and associate. We use this method to create awareness for the people and raise their curiosity about the latest materials in town (IDI/ 70yrs/ 6th October,2011)

In an IDI with another respondent, she explained other methods of promoting textile materials:

When we attend parties, especially the parties of “who is who in the society” in order to advertise the new lace material, we move in-group as we wear the same pattern and colour to occasion. Since people normally recognize us as lace sellers, the next day, demand for such materials will be very high. People will come to the market and start describing the colour and the pattern to us. Some will go to the extent of mentioning the name of the celebrant(s) where the materials are worn. In a cultural festivals such as ‘OJU-DE OBA’, we also apply the same method of promoting the latest lace in town (IDI/ 56yrs/ 17/ September, 2011)

In a case study, the researcher noticed that some people came to collect commission. Upon enquiry, the researcher was told the money given to them was a commission accrued to them for bringing customers that purchase large quantities of bales of materials. The respondent in case study expatiated on this method utilised by textile traders.

The respondent explained as follows:

When anyone has occasion to celebrate, if someone brings the person to our shop and they take *Aso-Ebi* from this shop, the person who brought that person will come back to collect commission. The commission collected will depend on number of bales of textile materials bought. Through this method, people usually struggle to bring customers to us. For the celebrant(s), we

may give the celebrant bag(s) of rice. Sometimes, we identify with them by attending the parties. In another party, if we do not give them rice, we make souvenirs and distribute to people who attend the party. In the party, we may also distribute our business card. All these are done with the aim of promoting our trade (Case Study/58yrs/ 9th November, 2011)

Another unique way by which women promote their textile materials is through linkages within the unit and outside the units. This is done with the aim of promoting their latest textile materials and at the same time creating a business working relationship with others. However, only friends, family members, and business partners were given such opportunity. Such textile materials were normally given out at reduced prices to enable them make their own profits as explained by majority of the respondents.

A respondent in a case –study explained:

When we have latest textile materials that were not available to our friends, family members or business associate, when they come to ask for help to sell, we normally give them at a reduced price. With this method, sales increased, we make our profits and they too make their profits. We also distribute textile materials to other traders in other units (Case study/60yrs/6th November, 2011)

In addition to these methods, in some instances, respondents apply ethical issues and persuasion to promote textile materials. However, how successful this might be depends on their personal negotiating skills.

A respondent in FGD shed light on ethical and persuasion method:

When buyers come to buy textile materials, after negotiating for the ones they like, we might at times show them the latest materials and the time of arrival of materials. Some buyers might buy the earlier one negotiated for and buy the latest too. Some might buy the one latest instantly and come back to buy the latest. Most times, we appeal to buyers to buy from our shops (FGD/55yrs/18th September, 2011)

4.4.5.Important Findings from promotional Strategies of Women Traders

The above findings brought to the fore the ingenuities of women textile traders in promoting textile materials in order to take competitive advantage over other traders in a competitive environment. This finding adds to knowledge in that, apart from economic actions that were involved in promoting sales, non-economic actions were also involved such as identifying with the celebrants, movement to parties based on friendship to display textile materials, acting as intermediary between celebrants and weavers. Healthy competition through

informal gossiping at parties, and friendship organized on country-based textiles. Other actions taken to promote textile materials include show off in new textile materials during social and cultural occasions, distribution of souvenirs during parties, Payment of commission to ‘agents’, that is anyone who brings customers to their shop to take ‘*aso-ebi*’, Distribution of business cards during parties to guests. The findings here reveal that promotion of textile materials is more than economic factors, non-economic factor like informal social relations are involved

4.4.6. PACKAGING

Respondents were not actually involved in packaging of textile materials. The companies that manufacture the materials packaged them for attractiveness and easy carriage. Some textile materials were packed in six yards, in twelve yards, eighteen yards, twenty-four yards, and in a roll. All the materials were packaged for easy carriage and attractiveness. Convenience Packages have features that add convenience in distribution, handling, stacking, display, sale, opening, and in reclosing.

A respondent in KII shed more explanation on the method of displaying materials

After receiving materials, we divide the materials into six yards and display them in a show glass that is already lit with different bright lights. The essence of this was to bring out the beauty of materials. Another purpose was to protect materials from been spoilt or faded under sun light. We also package materials based on the time we received them. We packaged based on patterns and designs. The same method also applies when we store in warehouse. We also packaged our materials by colours. We normally arrange bright colours in sequential order to attract customers. Colours normally displayed are those ones in vogue. Moreover, because people’s tastes are different, we equally add dull colours too (KII/ 35yrs/Male/ 5th September, 2011).

4.4.7. PRICING

Several factors affect the prices of textile materials at a given time. These include the prices the ‘Ajase’ (Benninoise) brought the Ankara, prices of materials normally go up during festive periods. The designs on Ankara are also considered in calculating the prices especially when the demands are on the high side. The prices of Ankara and Lace materials normally go down when it has been in stock for more than one month, and when people are not buying such materials. The same method of price fixing and reduction was found among respondents that sell lace materials. There was a consensus among respondents that they do not organize

themselves to fix prices of Ankara and Lace materials. However, one of the characteristics of an entrepreneur is the ability to take risk. What happens if people do not like the materials, who bears the risk?, will the manufacturers accept unsold materials?

A respondent in FGD sheds more light on this

When we import any lace materials and we fix the prices of such materials. We are always cautious and in constant watch with the trend of sales of all our materials. After one month, when we observed that the materials are not selling, we then convert it to old stock and we reduce our profit added to it by a certain percentage. We start reducing the profit on monthly basis. Of course, after the price had gone down, people will buy. We bear the risk of not selling any material; the manufacturers will not take them back from us (FGD/ 45yrs/ September 2011).

4.4.8. PEOPLE

Majority of respondents' customers are Nigerians and Foreigners. They constitute their actual and potential customers. Different classes of people with different backgrounds come to the market to purchase materials. People from high, middle and low -income groups patronise all units in the market. Each unit cater for some categories of people, for instant, ' people of high social class patronised traders at "Gutter- Kosoko" unit of the market, because of high quality and expensive lace materials sold in the unit. People of other social class may get their choice of materials from other units of the market. This means that respondents textile trading activities meet the needs, preferences, and taste of people in different categories. Some respondents in IDI and FGD revealed that sometimes they go out of their ways to look for customers.

A respondent in IDI explained more on this issue

When we hear that someone wants to celebrate an event, either naming ceremony, wedding or burial, we sometimes take sample materials to them to take as '*aso-ebi*'. People who buy from us also become our potential customers. And if they want to celebrate any event, they sometimes call on us or come to our shops to pick textile materials for '*aso-ebi*'. Some of our workers also attract customers for us (IDI/ 43yrs/ 8th October, 2011).

OTHER ACTIVITIES OF THE RESPONDENTS IN TRADING ACTIVITIES

4.4.9 TRANSPORTING TEXTILE MATERIALS

Transportation of textile materials from either the factory or any purchasing point comes in an organized way with different categories of workers involved. Textile materials from Austria, South Korea, or China are cargoed and brought into the country by either sea or air depending on the quantities. Most actions of the respondents discovered through the findings of the study are through team –efforts. The essence was to reduce the overall head cost.

A respondent in IDI explained how they transport their textile from purchasing point to the warehouse:

We- traders always organize ourselves into groups whenever we want to purchase textile materials. One of the rationales behind this was to reduce the cost of transportation. The cost is usually calculated on the number of bales purchased. Each trader pays depending on the number of bales she bought. Whatever method women adopt in textile materials are done through team-efforts (IDI/ 56yrs/ November 2011).

Necessary documents were filled when materials were transported either from airport or seaport to the market. The information gathered from respondents revealed that the vehicles carrying the goods always disembarked at a particular point. At that point, some dues are paid to the local government officials. From that point, goods are sorted out, and the ‘*Alaru*’ (casual workers/labourer) take the goods to the respondents’ warehouses where the workers will take the stock in and arrange them accordingly. These activities were observed during transect walk in the market. The team efforts in transporting materials are worth noting. The essence was to reduce head- cost and maintain business relationship with traders in other units in the market. By working together they are able to achieve economies of scale in buying materials, develop their skills and handle larger orders, all of which contribute to their entrepreneurial development

4.4.10 Record of Transactions by Respondents

One of the vagaries of informal economy is lack of adequate keeping of record of sales by informal workers which makes it difficult for entrepreneurial development (Masonganye, 2012). Drucker (1986) had succinctly stated that an entrepreneur is one who has knowledge of bookkeeping. Against, this backdrop information, respondents were asked about the daily recording of sales. The findings reveal that majority of the respondents in IDI, Case study and

IDI had the keep records of daily transactions. However, few respondents in IDI indicated that they do not keep daily records of transactions.

In a case study with Madam MNU, the researcher saw at the warehouse and in the shop, several ledgers where clerks (Informal workers) working for the respondents records daily transactions. The researcher was allowed to glance through the old ledgers. An observation of ledgers showed that they had their own unique ways of recording stocks and sales, which fits in into their overall textile trading practices. In the warehouse, there are two major sections, the old stocks and the new stocks. When labourers bring in textile materials, the clerks arranged the materials according to their prices in different sections and not according to designs.

As new textile materials arrive, the ones earlier arranged in new arrivals sections were moved to old stock section arranged neatly in different prices' sections. The numbers of bales were counted based on prices, and subsequently recorded into the ledgers by the clerk. After stocktaking and recording of all the textile materials in the ledger by the clerk, we (the researcher, the two assistant researchers, and the two clerks) went back to the main shop. As different materials were requested for and taken from the warehouse, numbers taken were deducted from the ledger, either from the old section stock or from the new section stock. The process of recording all the transactions prompted the researcher to probe the respondent how the profit or loss is determined in this textile trading. The respondent in case study informed us that periodically, auditors were called in to check the stock and audit the sales account.

The respondent in this case- study had this to say;

I called in an auditor¹ to audit my account. When they come, we will give them the sales books and the ledger in the warehouse. They will crosscheck our sales with the number of materials we entered in our ledgers and the remaining materials in our shops. If any is missing, then the people working with me will have many explanations to make. If we do not engage the services of auditor, it will be as if we are not in control of what is happening .my money did not grow when there was no auditing. Auditing job is very good, it has play important role in the development of this business (Case Study/ 58yrs/ 9th November, 2011).

A contrary response was found in a respondent in FGD

¹ An Auditor: we could not ascertain whether the auditors that audit their accounts are professional and registered auditors, or someone verse in accounting procedures

I am always at the shop mentally calculating the stocks and sales. One method I use to forestall any loss, especially to discourage stealing by the clerks working with me was to close the shop whenever I was going out. I do keep the keys of the shop myself, and when they come in the morning, they have to wait for me to come before they open the shop (FGD/.65yrs/ 27th November, 2011)

From above responses, the act of recording transactions and auditing of account were some of the entrepreneurial activities undertaken by respondents. The implications of these actions are that some respondents adhered to some classical tenets of entrepreneurship such as recording and keeping ledgers of all transactions, and auditing of accounts. All these activities had implications towards respondents' entrepreneurial development in textile trade. Study by Dummet (1982) showed that men traders in informal economy in Ghana were able to develop entrepreneurially because of their abilities to keep to the classical tenets of entrepreneurship validated this finding

5.0 Challenges and Coping Strategies of Respondents (Socio-Cultural Constraints)

In many ways the dual burden of women from patriarchal traditions still followed in many countries around the world. The condition of women entrepreneurs is also compounded by a lack of infrastructural facility, which can make the most basic tasks harder and more time consuming. For example, entrepreneurship constraints in informal economy often cited in literature include financial constraint, lack of assets, work space and premises, inadequate labour, competition, tax burdens, low level education, work background, motivation, social environment, cultural and family responsibility, family discrimination and access to training (Carter, 2000; Chen et al, 2002; DTI, 2005; Marlow and Patton, 2005; Verheul and Thurik, 2006; Kibanja and Munene, 2009; Mordi et al 2010). Most of the challenges posed by vagaries of informal economy such as inadequate access to financial resources, training and infrastructures had been addressed in previous sections.

Cultural and social patterns prescribe whether a woman can become an entrepreneur within her society or not. Women in their patriarchal homes are expected to take less risk and are financially dependent. They are considered as mothers, who do not assume risks or any precarious responsibilities (Lopez- ferdendez, 2009). Women are not expected to be involved in occupations that would take them outside their matrimonial homes, rather they are

expected to manage the family and be submissive to their husbands (Eighe and Idemudia.2000). Women were not allowed in making decisions at home whether pushed or pulled into starting an enterprise (Ndemo, 2007). Lack of resources made them dependent on their spouses, thus limiting their capacity to make independent decisions decision alone. They always refer their issues to their family, friends and associates as the case may b.

5.1 Spousal supports of the Respondents

Respondents were asked about the spousal supports of making a living in textile trade outside the home. Majority of the respondents stated that they had the support of their husbands and they did not feel that that having their own business affected their roles as mothers, parents, and spouses. Only a minority from the respondents had problems with their spouses which led to divorce and remarriage. The responses below illuminated on this issue.

Respondents in IDI stated:

I met my grandmother and my mother working. Why should I stay at home not working? My husband did not feel threatened that I am working. There is no conflict between my husband and me because I am working. Moreover, it is not in our culture for women not to work. Women who refuse to work are called ‘*Alabodo*’ (a lazy woman who prefers sex and food only). Our men here do not even like women not working, unless there is agreement between husband and wife that his wife should be a full-time homemaker (IDI/53yrs/8th September, 2011).

My husband supports me in this textile trade, because of my contributions at home. If he does not want me to trade, how will he shoulder all the expenses at home, even our children school fees? (IDI/50yrs/ 15th September, 2011)

A respondent in focus group discussion states:

I always planned my travelling when it is not my turn for the man to stay with me. This means that cooking and taking care of our husband will be the duties of the other wives (FGD/45yrs/ 4th September, 2011).

The role of women has been changing substantially over the last decades both inside and outside homes. The predominant objective of empowering women is to make them economically independent and self-reliant. The high level of spousal support reported by respondents may be because of financial contributions of respondents to household budget. The wife’s business opened up a support role for the husband. Husband support may his

willingness to accommodate changes required by the wife's business. The empirical study carried out by Nikina, Shelton and Loarnes(2009) on how husbands support women entrepreneurs showed that their respondents had essential supports from their husbands.

Their findings validated this finding. Other reasons stated by respondents that accounted for spousal supports was the nature of their marriages. Some respondents were in polygynous form of marriage where the husband marries another woman and secure an accommodation for other wives outside .The man spends time with each woman as agreed upon by all the parties. In this type of marital arrangement, respondents had ample time for their business especially when the man was with the other women. Denzer (1994) stated that, Yoruba women were likely to marry another wife for their husband in order to concentrate on their trading practices. Likewise, Olutayo (2005) study of women in long distance trade found that women in long distance trade encourage polygynous type of marriage in order to focus on their trading activities.

Some respondents also had the support of their husbands in the textile trading because most of the respondents' husbands had been incorporated into the business. They were actively involved in the textile trade. Observation during data gathering shows some of the husbands participating in the sales of textile materials. We observed some of them attending to customers and collecting cash from them. We observed some men displacing their negotiating skills with the customers. However, not all respondents had the support of their husbands in this textile trade. Some women claimed that they do not have the support of their husbands, as their husbands were always suspicious of them, especially whenever they travelled overseas to bring in textile materials. Many problems encountered at home led to divorce among some respondents.

Respondents and Decision Making:

Inadequate decision-making process was one of the constraints of women entrepreneurial development in informal economy

Respondents were asked to explain how decisions about important issues were taken at home. Majority of the respondents indicated that decisions such as the children's schools, types of accommodation and other general household expenses were jointly taken. The decisions would be taken and agreed upon before any action can be carried out. When the issue affect members of respondents families, respondents husbands take decisions, though respondents advise may be sought sometimes, but not all the times.

Decisions regarding textile trade were single –handedly taken without consulting their husbands. Such as: decisions to attend association meetings, the type of materials to purchase, and prices to sell the materials, but the husbands may be aware of the decisions taken. However, the decisions to travel out of home were usually brought to the notice of their spouses, with two of them agreeing on the date and time to spend outside.

Competing demands of time

Another recurring obstacle for women in entrepreneurship process is the perceived lack of time or competing demands on time. We asked the respondents how they have negotiated this problem. Many of them claimed that they have home helps or someone living with them who helped in taking care of children whenever they were not around. However, in other not to leave the care of the children in the hand of house-help, they do not stay more than few days before they returned home.

A respondent in IDI stated:

We know we had to spend most time in the shop. We normally cook and put the food in the freezer. This method makes things easier for us when we get back home in the evening. We also spend ample time with our children when we get home. Home-helps and family-members residing with us assist us immensely in coping with the demands in the house and at work (IDI/43yrs/ 4 October,2011)

4.8. SOME- SELECTED CASE STUDIES

Case study:

It is a fact that commercial and business history involves individuals: the dynamics of entrepreneurship development can best be understood through descriptive case studies. This study selected eight case studies across the units of the market because the nature of this study makes it impossible to present a comprehensive study on every successful Yoruba women textile traders at Balogun market

CASE –STUDY ONE

Mrs AXY
Type of textile materials sold – Lace materials
No of children- Four
Type of marriage – Polygynous
Year of entrance to Balogun Market- 1984

Qualification: B.sc (Hons) Chemistry Post- Graduate Diploma in Management Studies

The respondent entered into textile trade by ascribed status. She was socialised into textile trade right from her youth as she grew up to know her mother as a textile trader. She started selling lace materials while the university. Her start-up capital was the profits she had accumulated over the years from the sales of textile materials. She knew all the risks involved in the trade, therefore coming full- time into the trade did not pose any serious challenge to her. Her decision to choose textile trade was not an accidental one, but planned. She had been part of Balogun market and was familiar with people there, before she got her own shop in other unit. She was motivated into this trade because of economic gains and prestige attached to it. She *quoted* ' I know that there is more money in textile trade than be employed by another person. I know people respect us as cloth sellers and regard us as wealthy people '

Her mentors were her mother and elder sister that had been in the business for long. She sells only Austrian laces. However, she does not place exclusive rights on designs because she is not rich enough to do so, but she constantly buys from those women who had exclusive rights. She is into retail trading. She increased her start- up capital through plough –back profits from and moneylenders. The interest from moneylenders is not as high as loans from the bank. Her methods of promotion included personal contacts with other friends and church members, maintaining contacts with her long time customers. A respondent in KII stated that all transactions were recorded, including recording of daily sales, Nigeria (PHCN) bill, the shop rents, monetary gifts to people, daily contributions (*Ajo*).

According to the respondent in KII, *everything that comes in or goes out from the shop is recorded. That is the rule here. This has allowed us to track down or trace any missing item.* She has trained about ten people who had come to be trained on how to sell textile materials. Her challenge has been that sales of materials had declined rapidly. Competition in the market because many people are now selling lace materials. As a woman, she did not have much problems with her spouse because they are not living together, the husband has other wives. Her current goal is to achieve self- achievement and her wish is that one of her children will inherit the textile trade.

CASE- STUDY 2

Alhaja KKK

Type of textile materials sold – Lace

No of children- Two

Type of marriage – Polygynous

Year of entrance to Balogun Market- early 80s (Precise Year not remembered)

Qualification: Informal Education

The respondent did not know when and how Yoruba women got involved in textile trade at Balogun market. She believed that the women must have been involved before the independence. She responded that *'Awon Obirin in Ilu-Eko ti nta aso ki a to gba Ominira'*. (Women had been in textile business before the independence). She had earlier been involved in Garri business, transporting it from Lagos to Maiduguri with some of her friends.

She entered into textile trade in Balogun market through her childhood friend. Her friend encouraged her to take textile trading at Balogun market. Her friend and the Head of her unit were her mentors and her friend was the one who usually take her on business trips to Austria. Her startup capital was the capital she had accumulated through her long – distance trade in garri edibles. She did not abandon the garri business, she injected some money into it, and they always share the profits after the expenses had been deducted. These profits are injected into the textile trading. Her motives of entering into textile trading were to be buoyant economically and live a wealthy life as some of her friends were living then. She was motivated into the textile trading for economic gains and for prestige. To her, *'Awon ti nwon ta aso niyi ju awon ti won ta garri lo. Owo wa ni aso tita ju Garri lo'*. (Meaning: textile trading is more prestigious than garri trading. Moreover, there is more money in textile trading than in garri).

She extensively made use of social networking with other women in the market to promote her sales. People in the market had been of immense help to her. Through her friends in the market, her two children were sent to overseas for their studies.

She promotes her textile materials like any other women in the market. She also has her

close friends whom she sells her materials to, and also when they have some social events to celebrate. In addition, customers come into her shop to buy materials. Her clerk does all the recordings of the transactions. The respondent was asked what happens if there is fraud along the line of recording, she responded;

Ori mi pe ju alajo lo. Mo ma fi ori mi sero gbogbo oja mi. ko si ina kun na ninu oro mi. Ti aso abi owo ba din, mo ma mo. (I am very Intelligent I do not spend carelessly. I calculate all materials brought in and sold on daily basis mentally, if there is fraud or shortages, I will definitely find out.

Her major challenges in this textile trading had been uncooperative attitudes of her spouse. I do not have luck like others. My husband was always complaining about my not been at home. Home- helps were readily available during our time. Therefore, with the help of the house- helps, I was able to raise these children. I could not leave this textile trade when my husband asked me to choose between the home and the textile trading. He eventually married another wife.

She, however, was grateful that she had been able to train her children, while at the same time her textile trade was still progressing. Her major challenge has been her inability to have formal education as all the trading activities have to be recorded by the sales clerks/ salespersons. She had to build her economic sense so that she will not be cheated out of the business. Among other challenges has been inadequate access to credits. She had to deny herself of many good things of life at the initial start of the trade in order to build it up . The global economic recession that had affected people negatively is also a challenge to us in this trade. Many women do not buy expensive materials like before. Those people selling china products have taken over the market.

.Case study 3

Mrs KT

Type of textile materials sold – Ankara

No of children- Two

Type of marriage – Monogamy

Year of entrance to Balogun Market- Year 2000

Qualification: LLB, BL

Mrs. KT is a lawyer by profession. When she finished from law school, she did not

believe that she has to practice her profession. According to her:

Acquiring formal education is good and should be encouraged at all levels, but it is not the means to success, other means to success are available and should be explored deeply.

What subjective meanings does she attach to textile trading, bearing in mind that people value working in formal organizations than in informal economy. To her, coming to Balogun market is one way for her to prove that it is not only the women with informal education that were in the market, also the market consist of people with good certificate. Apart from this, she also sees textile trade as trade that does not go stale. ‘*Ise aso ko le ku ta* ’ that is why I did not practice law, but joined in the textile trade practices.

She knew that women had been selling textile in Balogun market long ago. To her, it can be traced back to the era when slave trade was brought to an end. New opportunities were then opened for people in Lagos state. New opportunities available include textile trading and only the women were involved in this trade. This has reflected in the gender that are dominant in the textile trading. Now, men are now involved in this trade which was hitherto known as female business.

Her strategic entry point had been through her mother and her elder sister who had been in trading for long. They had a great influence on her coming to Balogun Market to sell textile materials apart from the fact that she wants to own her business. Her mother had worked and prepared the ground for her before she inherited. The known risk she was aware of and she felt may affect the business negatively was to sell on credit, and people’s refusal to pay. In addition, passing blame to others when you are supposed to be in charge of the business and learn from previous mistakes. She had therefore been very careful in this business.

Her mother was into retailing before she took over the shop from her, but with her networking with the companies, she was now wholesale trade. She had an array of networking in the market. Her mentors had been her mother and her mother’s associates that were always ready to put her through some of the sales practices.

There are various ways that association had helped her in her textile trading. There were many women in the association that had promoted her trade. Her purchasing points are from CFAO and NICHEMTEX. Other market women come to her shop to purchase in bulk. However, the prices she sells materials varies from one customer to another depending on the number of bales they buy from her. Apart from the normal promotion, which everyone does in the market, she has a unique promotional method that has helped to build her business and introduce more customers to her. Through narrative trading practices, she explained:

When someone comes into my shop to choose materials for a social event, there will be bargaining on the amount the materials will cost and the likely quantities to be bought. Then the materials are set aside for a reasonable number of days for the customer and her family who are involved in the social events. The material will not be sold to another customer until the earlier agreed days passed. The person (*Baranda*) who brought the customer(s) will come back to take the total commission on the quantity of bales they bought and at the same time, I will attend the social events with series of souvenirs which I will distribute during the parties. Most times, the celebrant will introduce me to her friends, and complimentary cards will be exchanged. Where it is impossible for me to attend the events, I will give the celebrants two or more bags of rice for the party. With these methods, I have been able to attract many customers.

She enjoyed suppliers' credits all the times and she had developed a working and trustworthy relationship with the companies. When there is no possibility that such customer may default, such customer continue to enjoy such benefits. This method has helped her business immensely. It was not only through credit facilities she access credits, she ploughed back into the business the profits made from previous sales and she was given certain number of bales as commission.

All the transactions in the shop and warehouse were recorded. They record transactions with people who come to the shop to ask for credit facilities. They do not keep one ledger for all the transactions. An observation revealed several documents and ledgers on the table and inside the cabinet. However, we were not allowed to open the ledgers or inspect the documents. They take stocks at the end of every week to ascertain the amount of sales and credits. The researcher observed two clerks from one of the leading banks in the Nigeria that came in the evening to collect money from sales. She also called in auditors as when she deemed fit. She explained the purpose of this:

When you are in this type of trade, it is imperative that you call in auditors to audit your accounts and the remaining stocks. This is to forestall any shortage, cut down expenses that are not necessary and try to plan for bigger things.

How does she combine household chores with the demands of this trade?

Things have become simpler than before, there are crèches where you take your babies to. Moreover, I have a driver and a clerk who go to my children's schools to pick them up and bring them to the shop. This textile trading has enabled me to combine my work and domestic chores effectively. My husband has been supportive in this business. In this century, which man will not support someone who contributes to household expenses, which I do all the time. There is

fixed time we open and close in the market. So, it is like working in formal organization. Sometimes, we get home before my husband.

One major challenge apart from the general challenges of those customers who were set to defraud, activities of area hoodlums, the inadequate power supply, cost of transportation and overhead cost of running the textile trading was to keep the business going and expand it beyond the present level.

There are many people coming into this business irrespective of their level of education. Our mothers are getting old and transferring the business to their children. Even men are into this trade. There is over competition in the market. All it takes is to be innovative to attract customers to your shop and keep the sales on the high side

Case Study 4

Mrs ZYK

Type of textile materials sold – Lace Materials.

No of children- Two

Type of marriage – Monogamy

Year of entrance to Balogun Market- Year 1986

Qualification: B.Sc Chemistry

Mrs. ZY just like the other women participants was not sure how and when women got involved in textile –trading at Balogun market. She knew she grew up to know and see women selling textile materials at Balogun market. The most popular place was called “Gutter Kosoko”. She entered Balogun market through her mother’s sister. Her own mother was selling broken plates at “a place popularly called “Gorodum”. After her graduation from the university, she knew that she wanted to go into business of her own. She was not interested in seeking government job. Therefore, her initial goal of choosing textile trade was for economic reasons, and to make a career for herself.

Her startup capital was from her mother whom she regarded as a wealthy woman.

She borrowed me a large sum of money and asked me to trade with it without interest for three years.

She was born and socialized into business practices, but not in textile trade. Her Aunty encouraged her into this textile trade and she also served as her mentor.

She was the one I always followed to Austria then to purchase textile materials. She has been there all along for me in this textile trading, though I have made some friends through personal contacts in these trading practices. There are many textile-manufacturing companies in Austria with beautiful design. However, with the

economic problems in Nigeria and the effect on people, which also affect the sales, we came to conclusion that we need to find a solution to the declining sales of expensive textile –materials.

The essence of imitation was to make available the lower quality of Austrian lace otherwise known as 'Swiss-voile'. The subjective action taken was to redefine the situation and make rational decisions to imitate Austrian laces. This was necessary in order for them to be in business, and also make available lace materials for another group of people.

Her purchasing points were manufacturing companies in South Korea. She did not enjoy suppliers' credit, but there were many incentives manufacturers gave them which had contributed to her capital base. With the introduction of South-Korea laces, they appealed to taste in textile fashion for other categories of people. Her potential consumers were people that can afford to buy South- Korean laces. Her promotion strategies included sewing and wearing the latest materials to occasions and sometimes to her shop. For importation, They shared the total cost of importing the materials into the country, because they import as a group. She bore the total cost when she buys alone.

Entrepreneurial activities also included time of failure. During this time, the only method was to reduce the prices of those materials, and then people will buy. Prices of materials were always reduced during any festive period. They sell materials in old stock at cheaper prices popularly known as '*gbanjo-gbanjo*'. She sells at reduced prices to other market women who may be interested in selling auctions during festive periods. All her trading transaction, including the number of textile materials she booked for in any manufacturing company in South Korea was recorded. The dates, amount paid in dollars/ local currency and all other expenses made in south – Korea including flight tickets were recorded. The researcher was privileged to observe old ledgers as instructed. There was a ledger for expenditure and another one for daily sales. She takes stocks at the end of every month..Her cash flow analysis is well documented with the salaries of workers paid at the end of each month. All cash received from sales were deposited into bank that day or the following day. She had a maximum amount spent for herself, children and other household expenses. She was into contribution with other women in the market to augment and expand her business.

She has the cooperation of her husband and other family members. Her husband's support could be that she takes care of household expenses. To her, she was contributing substantial amount in supplementing household income. People's perception of them are good, at least they are providing services to people about their needs, with preferences in textile materials. Her major challenge in this textile business is that China products are taking over the market, which also had effect on their sales.

CASE STUDY 5

Mrs BH

Type of textile materials sold – China Lace

No of children- Three

Type of marriage – Monogamy

Year of entrance to Balogun Market- 2000

Qualification: Higher National Diploma (HND)

She learnt the textile trading from my mother. Her mother was her mentor and her startup capital was from both parents. Her mother is one of the popular women at 'Gutter- Kosoko', While her father was also a wealthy man. Her mother has no formal education, but she was well groomed in the art of textile trade by her own mother. She imports textile materials from Austria. She started this textile- trade after she finished from the polytechnic.

Like some other women traders, she was motivated to start her own textile trade because of inadequate jobs in formal economy. Like other young women in the textile trading, she developed extensive networking within the market, which culminated into her going to Republic of China to purchase textile materials. The promotional strategy she employed at present was none other than sit in the shop and wait for customers to come. She distributed to traders who sell from stalls. She commented: *China materials are moving very fast because it is cheap to buy and people could real afford it.*

She kept records of all her transactions. It was not possible in this trade not to record all your transactions. They do take stocks at the end of every month. She also audited the trade account once in a while. She was also into contributions like other women to augment her textile trade, she ploughed back her profits and she borrowed from parents at no interest. Her husband had been incorporated into the business because he lost his job as a result of rationalization in Banking sector, yet she remained the owner of the trade. Does she pay her husband salary? The question was met with laughter. She says:

We spend money from the trade, but there is maximum anyone of us can spend in a month.

Textile trade had enabled her combined her family responsibilities and work roles together. Could she have wished for other trade apart from textile- trade, No, textile trading was good and profitable as long as you keep to the methods of the trade. Her problem now is to keep searching for countries where they can purchase beautiful designs at lower cost. She was also searching for where she can get more capital for expansion of the trade.

Case Study 6

Mrs. SD

Type of textile- Lace

Type of textile materials sold – Lace

No of children- 3

Type of marriage – Polygyny

Year of entrance to Balogun Market- 1998

Qualification: West- African School Certificate

She was not sure when women got started textile trading. She knew that she grew up on the part of Lagos Island to learn about Balogun market and those women normally refers to as ‘Mama Alaso Gutter’. She did not inherit the business, nor did she come from ‘family of business’ but built the trade by herself. She travelled to Great Britain with her husband early 1980’s. After working for some times in the city of London, she started travelling to Austria to purchase textile materials for sales to Nigerians in Britain. She was still working in London, while at the same time travelling to Austria for purchases. She learnt the strategies of textile trade from experiences. Her initial goal for entering into textile trading was to supplement family income and to be economically dependent. She was able to train the two children with the help of her husband. ‘In London, there is no house –help, it has to be you and your husband’. When the children were young, we always do shift work to stay with the children.

She started relocating home with the help of friend at Balogun market. Her friend helped her to secure a shop at Balogun market. She was introduced to the head of the unit, who later introduce her to all other women. After sometimes, ‘I now have working and business relationship with others’. My access to credit includes loans from my husband and contributions with other women. I also buy and sell gold. Through these methods, she had increased her working capital. She did not apply to bank and other financial institutions because of their requirements. She comments: ‘ Why should I bother myself to apply for loans when we know all the problems inherent in applying for bank loans, I prefer to look for other means than to waste my time in securing loans from banks.’ She records her transactions. She has clerks who do the recordings and stocks are taken at the end of every –month. In times of failure, what does she do? Like any other textile traders, she reduces the prices, sometimes, she sells at give away prices. At other times, she adds the old stocks to new stocks in order to recoup all the profits she had lost earlier. She manages income and expenditure. She says:

If you do not know how much income is coming to you in this trade, and you keep spending, you will just realize that there are no money and textile materials in your shop. There are times, you do not spend money except on the necessities.’

Her promotional methods include joining her group to wear the materials to party, introducing the materials to some of her friends, and those who have occasions to celebrate.

Her children were now grown-ups and they can fend for themselves. Her husband was not involved in her business, she took decisions concerning her trade, but the decisions concerning the home front were taken together. Apart from the general problems which people face in the market such as constant increase in shop rents, inadequate power supply, fraudulent people who were always on their edges to defraud, the activities of

area hoodlums, among others, her challenge was to expand her business, as she was always seeking for information on new design on textile materials.

Case 7.

Alhaja NUY

Type of textile materials sold – Ankara

No of children- 3

Type of marriage – Polygyny

Year of entrance to Balogun Market- 1998

Qualification: West- African School Certificate.

The respondent came from a popular family in Ogun State that was known for entrepreneurial activities. When she finished her West-African School Certificate in the 1970s, her father refused to sponsor her to further her education. With the support of her mother, she started selling gifts items, importing the gifts item from Benin Republic. Thereafter she started adding Ankara materials whenever she travelled to Cotonou to buy gifts item. Her friend in the market advised her to concentrate only on selling textile materials. With the help of her friend, she was able to secure a shop at the center of the market. She was motivated into textile trade because of the economic gains and she had known how to trade. Her initial capital was given to her by her mother. After the death of her mother, she inherited some of her properties from which she receives returns from them. She augments her working capital from women contributions, plough- back profits and suppliers' credits. She had extensive networking with women traders in other units. She dealt in wholesale trade. She made connections in Nichemtex companies where they supply materials for her on credits. She attracted customers to her shop with gifts to celebrants, payments of commissions to agents and keeping in constant touch with some long time customers she takes materials on credits. She kept records of all transactions and audited business accounts once a while.

She had supports of her spouse. According to her, *My husband supports me in this trade.*

After all, he has other wives. But, he comes whenever it is my time to stay with me.

Her major challenge as a woman was to keep expanding the business.

Case 8

Alhaja BJN

Type of materials sold- Aso-Oke

Year of entry into Balogun- 1978

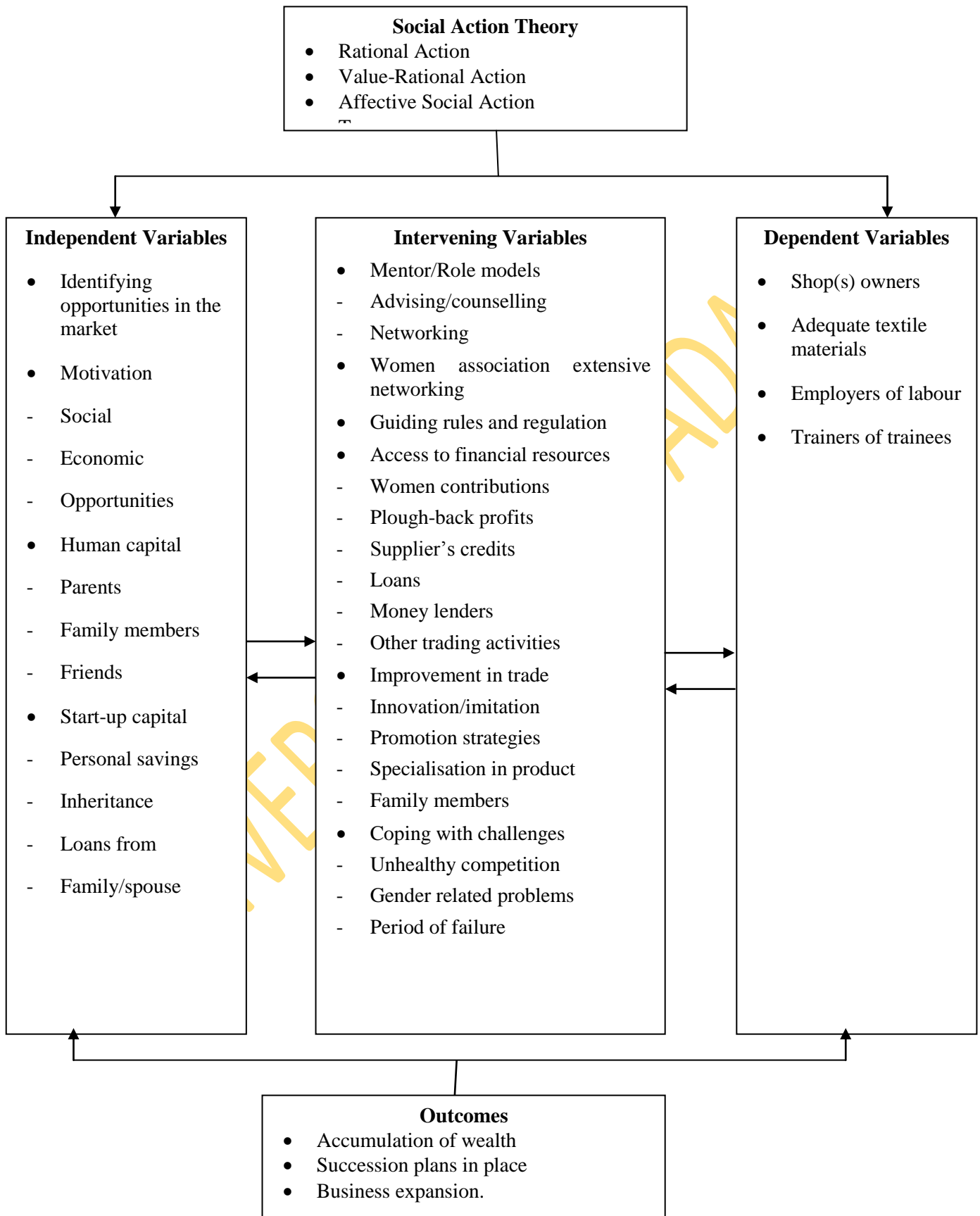
Marital Status: Widowed

Education: Modern 3

Her mother was into long- distance trade, trading in Kolanut from Lagos to Shagamu. She learnt trading from following her mother from Lagos to Shagamu to buy Kolanut. Thereafter, after acquiring enough capital, they started dealing in Aso-oke. Her motive for choosing textile trade was the prestige attached to textile – trade, and profits that normally accrued to someone through quick returns. People will always buy Aso-Oke. Her mentor was her mother then and some her late mothers friends. She now collect old pattern of Aso-oke. She acts as intermediary between weavers and those that want to buy Aso-Oke for celebrations. Her continuous access to credits was through women contributions and ploughed back profits. Her methods of promotion included giving gifts to customers, attending parties of customers and keeping in touch with most customers. Her major challenge was to keep expanding the business and accumulate more wealth .

From analysis of case studies, and findings from FGD, IDI and KII, the following model was constructed

WOMEN ENTREPRENEURSHIP DEVELOPMENT MODEL



Source:Field-work,2014

Entrepreneurial development process starts from adequate preparation. The preparation starts from identifying a viable opportunity in the market. Possessing a human capital in form of skill acquired during socialization, prior experiences acquired in a trade or formal organizations or formal education was important in process of preparation. An enterprise cannot start without some motivation, however, having a right motive for the choice of a trade is very important. Individual motivation will affect the performance. When the motive of a choice of any trade is for personal survival, there is every likely to close shop when confronted with challenges associated with such trade. One barrier that needs to be removed in starting an enterprise is initial capital or start-up capital.

An entrepreneurial activity is a function of how entrepreneurs continuously access financial resources for the trade and organise the trade. These are some of the intervening variables which may lead to expansion of the business or stop the business from growing. Extensive networking with members of the same trade is equally important for the trade. Entrepreneurial development is a process in which period of failure is inevitable. During the period of failure, ability to deal with the perceived failure depends on the innovative behaviour and the ingenuity of the trader. The woman must also deal with problems that affect their gender and work roles to achieve overall entrepreneurial development. The overall outcome of womens' entrepreneurial development is business expansion, accumulation of wealth and succession plan put in place.

A follow-up study is needed to test the validity of the framework so it can serve as a base for further female entrepreneurial development in Nigeria and other developing countries as well. Yin (1994) suggested that case studies are good for exploratory studies such as this. Hopefully, this framework will provide some valuable references to other scholars in developing countries

CHAPTER FIVE

5.0 SUMMARY, CONCLUSIONS, RECOMMENDATIONS, AND CONTRIBUTIONS TO KNOWLEDGE

5.1. Introduction

The focus of this was to examine entrepreneurship development among Yoruba women textile traders at Balogun market. The study was interested in examining entrepreneurial development from sociological perspective. The study was interested in actions taken and the subjective meanings attached to the actions. To achieve the main objective of the study, the researcher delved into archive to examine when and how Yoruba women got involved in textile trade at Balogun market. Schumpeter (1941) stated that any economic epoch cannot be understood without dwelling into historical facts. The study examined the dynamics of strategic entry of respondents into Balogun market. This was considered imperative given the fact that Nigeria is a highly mobile society within the kinship structure, children are allowed to live with kinsmen, and directly or indirectly, the influence of kinsmen could be enormous.

The study investigated the personal qualities and motives for choosing textile trade. Individual cannot start an enterprise without some motivation (Robinson, 2001). Access to entrepreneurial resources was investigated as it has been elucidated in extant literature as one of the many vagaries of informal economy which makes entrepreneurial development impossible among informal economic actors. The access to entrepreneurial resources was examined in terms of access to financial, physical and Human resources. Social organization of textile trading at Balogun market was equally examined. The study discovered some uniqueness in organisation of textile trade that contributed immensely to respondents' entrepreneurial development. Lastly, the study investigated challenges encountered by respondents and coping strategies adopted to solve the problems.

The study utilised only qualitative methodology, which gave this study an adequate insights on the objectives of the study. The use of IDI, KII, FGDs and Case Studies provided a robust data on respondents' entrepreneurial development. Based on the specific objective and data analysis presented in previous section, the study had made substantial findings.

5.2. Summary- General Findings

The study revealed that entrepreneurship development is a process and not an attribute of a person. Developing entrepreneurially is not 'a one step process with only an individual' but a process that combines many actors through social relations in the market and the behaviours of the entrepreneur herself. An entrepreneur is not lone ranger. Entrepreneurial success is made possible by team efforts through extensive social networking and social relations with other actors in the market. Whatever trait a person may possess, entrepreneurship development is a continuous learning experience and even the most successful business owners continue to learn for sustainability of her business. Entrepreneurship development is possible at any stage of the life cycle of a business. It is appropriate for those organizing intervention programmes either at local government, state or at national level in communicating these to people.

Entrepreneurship development is an action taken within the socio-cultural environment as individuals are not distinct from their activities, they are parts of and create systems within which they are situated. The focus on entrepreneurship should be on what entrepreneur does and not who the entrepreneur is. Entrepreneurship development involves actions. This view was validated by Gartner (1988) who viewed entrepreneurship development as a wide range of activities on the part of an entrepreneur. Most importantly, entrepreneurship needs acquisition of specialised skills either through ascribed or achieved statuses. This finding leaves open the possibility of developing entrepreneurship in individuals even within the vagaries of informal economy, and socio- cultural environments in which the individuals live.

5.3 Summary from the Archive

Historically, the study found that textile trade at Balogun market could be traced to colonial period in 1880s when the Nigeria was still under British rule. The Europeans, Lebanese, and Syrians were into importing textile materials and retailing after the opening of the port in Lagos. They specifically sought out for wealthy women who had retired from long distance trade. This group of women were regarded as wealthy and respected women within the community. The essence of invitation and inclusion of this group of women in textile trading by Europeans, Lebanese and Syrians was to act as intermediaries between them and indigenous people (Consumers). This was done in order to understand people's needs and preferences for textile materials within the community.

The archival study revealed that these indigenous women exhibited much innovative behaviour, which enhanced their entrepreneurial development in textile trading. One of the innovative behaviour included taking moveable stalls to sell in front of the Syrians' shops. The implication of this could be to eliminate the cost of transporting textile materials from Syrians' shops to the market. Secondly, the idea of purchasing particular design(s) or entering into agreement with the Lebanese to place franchise on some materials was unique. This may not be unconnected with their desire to make more profit above the expected profit. This similar behaviour was also found among the modern day Yoruba women textile traders at Balogun market.

The archival study revealed social networking of women textile traders through their associations known as 'Kajola Women Traders Association'. They fought for their rights as a team and not as an individual.

5.4. Discussions on specific findings based on the objectives.

The respondents achieved entrepreneurial development in textile trading in spite of the vagaries of informal economy, the closure of active textile industries and the patriarchal system in which they access resources based on number of actions and purposes.

The study found out that members of society such as parents (mothers), kinsmen and friends who had been in the trade had great influence on respondents' involvement in textile trade at Balogun market. The importance of kinship relation in entry into Balogun market is thus stressed here. Parents and family members played important roles in respondents' enterprises formation. The scholarly works by Dummet (1983), ILO (2003, 2005, 2007), OECD (2009), Chea(2009) and Adesua-Linclon (2011) validated this finding. Also, kantor (1999) and Iheduru (2002) had succinctly stated that family and friends' influences are the antecedents of women enterprise formation. There was no among the respondents who was into textile trading without the influence of a member of their social environment. This means that the influence caused a change in respondents' thoughts, feelings or actions resulting from the real presence of others in the market. Those already in the market interpreted textile trade subjectively as good and desirable, hence, invitation for others to join the trade.

The findings the study revealed that though, the respondents were influenced by one members of the society, respondents did not start the enterprise without a possessing a skill. Each respondent possessed a human capital that was brought into the formation of the textile trade. Some respondents had been socialized and prepared entrepreneurially in textile trade.

Some of the women had acquired skills and competencies prior to starting textile trading. Some were self-employed, while some were in government or private organizations.

This study argues, based on the findings that early socialization of children seems to have a significant effect on their choice of future career. It is important to encourage women entrepreneurs to socialize their children into the activities they are engaged in, so that the children can develop the skills, interest, and motivation to be a successful entrepreneur.

The members of social environment that facilitated their entries into textile trade were the same people who served as mentors and role models to the respondents. In addition to these people, some later adopted head of units as their additional mentors. There are different roles that mentors played in respondents' entrepreneurial development in textile trading. The findings from this study clearly showed that mentoring is an important developmental strategy for entrepreneurial women not only in building self-confidence and self-efficacy, but also in the achievement and sustainability of the textile trade. The unique way of placing exclusive rights on some designs by the indigenous women who started the textile trading at Balogun market must have been handed down through oral histories by women who served as mentors. This unique way of conducting the textile trading has greatly helped the respondents to accumulate wealth and stay in their trade. This method can be located in what Weber called reliance on external yesterday.

In mentoring, majority of the respondents ranked informal social networking and problem solving as highest among the important roles of their mentors. As quoted by a respondent; *when there is problem, my mother will always says "A ma fi Nkan we Nkan" in other to proffer possible solutions (we compared similar problems and used past experiences to solve it).* This is what Cope and Watt (2000) refers to as "bringing Forward" the experiences of entrepreneurs

The knowledge of respondents on unknown and known risks involved in textile trading was acquired from mentors. The respondents made it clear this study that the first known risk was to rely on start-up capital for continuation of the trade. The demand of textile trading was another known risk in textile trading. This means that textile trading requires so much vigour, focus, resilience and is time consuming and anyone who is not prepared to pay the price may be at a loss. The inability to take personal blame and to pass it to another was a known risk in textile trade. This finding leaves open a knowledge gap in literature on the known and

unknown risks of business formation, and if informal economic actors acquired adequate knowledge of risks before venturing into enterprise formation.

The study also found that personal mentors are the ones who introduced the women respondents to other traders in the market. Majority of the respondents were involved in different forms of social networking within and outside the market. Social networks which respondent engaged in included manufacturers, family, friends and other business associate. These findings revealed that the respondents were involved with different categories of people for accessing information on textile trading. Other important roles of their mentors included helping them to fill knowledge and skill gap, giving them positive encouragement, and providing them with needed information, and influencing behavioural and attitudinal change. The finding revealed that respondents acquired knowledge in sales of textile trade from those that were regarded as been successful. This brings in the importance of role models/ mentoring towards entrepreneurial development. This, Coleman (1988) termed this mentors' social capital' and to Ferlander (2007), different forms of social capitals are essentials for women entrepreneurial development.

The study also revealed the activities of women textile traders association. For some respondents, association had influenced them positively in the textile trading by networking and information sharing, connecting members of one unit to another member in other units in the market, and sharing ideas on how to run textile trading. These functions of women textile traders association were similar functions of Ghana women association in a research work carried out Jackson (2009). A study carried out by World Global Mission (2009) also reveals the same results. It shows that women's trade association irrespective of the trade is an indispensable factor in women entrepreneurial development.

Access to start-up capital is fundamental in enterprise formation and in explaining the ultimate success of women entrepreneurs. While many potential traders that could have wanted to start and grow an enterprise in informal economy are usually hindered by start-up (ILO. 2002, IFAD 2009, Abimbola and Agboola, 2011). Respondents were able to negotiate the problem of start up capital through various means that included personal savings from previous employment, share of inheritance, employment gratuities and loans from spouses. Many of the respondents inherited the textile trade from their mothers. Some started with personal savings that they had saved over the years through a unique way as earlier discussed

in section four. Others started with loans from spouses and other family members. The scholarly works by (Ikpe (1994) Olutayo(2007); ILO (2008); Olutunla,(2008); Sulaiman(2009) corroborated this finding. These scholars had earlier found in different studies that women in informal economy started their enterprises with personal savings, loans from spouses and from family members. None of the respondent started textile trade with loans from banks or other financial institutions. The same results were found out by Chowdhury(2009) and Idowu and Salami (2010).

One important fact emerged from this finding especially from respondents who inherited the trade from their mothers. Textile trading at Balogun market outlived the owners. Most of the women respondents inherited the trade from their mothers, this finding contrast the views of some authors that says women business die with the death of the owners (Forrest, 1995).

Enterprises formation cannot start without some motivation from the owners. There are diverse reasons why people decide to be self – employed or start their own businesses. The study found that the motivating factors of young respondents were quite different from motivation of the older respondents. Among the older ones, leaving legacy for children, social prestige attached to textile trade, economic factors and desire to be in control were some of the factors that motivated them into textile trading. Majority of the respondents in old age category attached social importance to textile trade. This sentiment was expressed by a respondent during IDI; she says: *Ise to gbayi ni ile- Yoruba ni ise aso tita* (there is social prestige in textile trading in Yoruba land). Majority of women textile traders attach social values to textile trading. The respondents believed that trading in textile materials was social status enhancement, hence, they were constantly learning on and seeking possible survival strategies towards entrepreneurial success in textile trading. Inferred from the above response, it showed that social environment had far reaching effect upon the choice of textile trade. Hofstede (1994) attributed this as collective programming of the mind, which distinguished the members of human group from another.

Moreover, majority of the respondents choose textile trade as a career, not accidental choice of trade. The Appellations such as *Iya gutter ,Alhaja Gutter, Mama Balogun ,Mama Alaso in Gutter''* serves as social prestige and recognition of statuses in the community. Apart from economic factor, the social prestige attached to textile trading within the Yoruba community in Lagos State served as motivating factor. Some respondents were motivated to leave a

legacy for their children. This implies that motivation for older respondent's drive to pursue entrepreneurship was due to the immense passion they had for textile trading.

Another motivating factor behind older respondents was the desire for control. Majority of the respondents were provoked by the opportunity to be their own boss and run their own trade, a prospect that would never occurred if they had worked for someone else. With being self-employed, they had greatly stimulated economic development in their communities and created jobs for many people.

The motivations of younger respondents were quite different from the older respondents. Most young respondents had been exposed to entrepreneurial world before choosing textile trade. Some had acquired business and trading skills and had practical financial understanding in trading. Majority of young respondents affirmed that they were textile trade because of their socialization experiences. Some respondents pointed out that it was family business or inheritance. Other motivation of young respondents included: to supplement family income, sense of achievement and economic survival. Scott (1986), Rogoff (1997), Orhan and Scott, (2001) and Okafor (2010) validated this finding.

The finding showed clearly that motivation to start a business can act as a propelling factor in adopting effective strategy (ies) in negotiating the vagaries of informal economy. Chen (2009) asserted that, women traders that enter informal economy because of ease of entry and exit are likely to close shops when confronted with challenges. This is a contribution to knowledge that motivation serves as one of the factors in sustaining women enterprises in spite of vagaries of informal economy.

Access to credit is fundamental need for expansion and sustainability of a business. Traders' informal economic enterprises need funds at one period or other for continuity and expansion such enterprises. The findings from this study revealed various ways by which respondents accessed credit for continuity and expansion of their textile trading. Among the sources included, women's contributions (*esusu*), plough back profits, suppliers credits/gifts, sales of personal properties, loans from money-lenders, and returns on investments. Majority of the respondents resorted to informal credit institutions, otherwise known as "*esusu or ajo*" (Women contributions). Scholars like Karim(2000), Iheduru (2002), Olutayo (2005), ILO,(2007) had found these in previous studies that women traders accessed resources for trading activities by engaging *in esusu or ajo* to augment trading capital. Respondents also

borrowed from moneylenders. This is another form of informal credit. This type of informal credit may put respondents at a great disadvantage. This is because the terms of repayment may be too stringent. First, the interest to be paid on the money may be too high, in fact sometimes higher than the ongoing bank lending rate, which needs to be paid over a very short period.

The study also found that respondents resorted to trade in other goods to augment working capitals. Businesses such as buying and selling of gold chains and diamond seemed to be the commonest trade among the respondents. Cash returns on landed properties and rents on houses, profits from suppliers' credits and gifts were ploughed back into textile trade. Minority of the respondents were able to secure credits from formal institutions. However, the access to credits from formal institutions was based on personal recognitions without collaterals.

The findings of this study clearly showed, which add to knowledge was that respondents accessed credits for the expansion of their textile trade in multiple ways. Respondents engaged in multiple forms of accessing credits. Credits secured from multiple ways were then ploughed back into textile trade- a major trade. Thus, through multiple form of accessing credit, they were able to improve upon their trading activities and moved away from subsistence-based trading (World Bank, 2009) to profit-based textile trading.

To enable women entrepreneurs in informal economy access credits from financial institutions, micro-finance institutions were set up to provide an enabling condition under which women entrepreneurs could access loans. Importantly, the study revealed why respondents did not obtain loans from Micro- finance institutions and other formal financial institutions. The respondents' complaints were inadequate amount usually granted by micro-finance banks and short repayments periods. This finding was the line with the findings by ILO (2005) on women entrepreneurs in Ethiopia. The reports stated that Ethiopian women complained about the ceiling on micro-finance loans, and that, it was too low to be of much value when they wanted to operate above subsistence level.

Furthermore, the data revealed that respondents were aware of various options of loans banks offered. They ventured out to deal with banking institutions, but did not access loan from banks for some obvious reasons. The certificate of occupancy was one stringent condition they could not meet. The interest rates banks charges for loans, which according to the

respondents if taken, will have serious effects on their textile trade. Previous studies by Commonwealth Secretariat report (2002), Ogunlela and Mukthar (2009), and Olatunla (2008) validated this finding that women in informal economy do not access loans from formal financial institutions because of stringent measures attached to securing loans.

In accessing physical resources, findings from this study revealed that most shops and warehouses were privately owned by private developers. These developers rented out the properties to respondents and intending traders at exorbitant prices. Olatubara (2008) had pointed out that the motives of private developers in letting out their properties were to make profits. That, these private developers capitalised on acute shortage of accommodation by providing shops, houses and warehouses at exorbitant prices. Majority of the houses provided private developers according to Olatubara(2008) were deficient in meeting the required minimum standards that make for healthy and comfortable living.

The findings revealed that majority of the respondents that been in textile trade over a long period of time secured shops and warehouses only to sub-let them to prospective traders. Intending traders that could not afford the amount shops were sublet usually resorted to selling from stalls which were allocated by Local Government Council. Allocation and selling from stalls were usually fraught with problems and challenges. Also Shops built by State Government were expensive as one built by private developers.

In accessing human resources, findings from the study clearly showed that majority of respondents provided informal employment to people. These informal workers were responsible in attracting, bargaining prices with customers, and recording daily sales. However, informal workers were not placed on minimum wage as announced by the government, though there were incentives given to them in the course of their informal works. This was one of the features of informal economy, that is, informal workers lack social protection. Furthermore, respondents accepted trainees that were introduced to them from family, religious and community members. These members served as a guarantor to them. Findings revealed that ‘trust from the trainee was the condition for their acceptance to learn textile trade. Respondents had trained many people that they are now into textile trade.

Social organization of textile trade among the respondents was examined from diverse angles. The study examined the purchasing methods, the promotion methods and some tenets

of entrepreneurship activities. One unique finding was the dynamism involved and the rational goals set in achieving purposes (Weber, 1930) in organizational of textile trade.

The study showed clearly methods of purchasing textile materials from different countries. The textile materials were purchased from different countries which included: Nigeria, Austria, South –Korea, China, and Benin Republic. Innovative behaviours that contributed largely to expansion of textile trade were found among some respondents. Those respondents that purchased textile lace materials from Austria usually placed franchise on some exclusive designs of lace materials. This innovative behaviour accounted for expansion, enhancement of status and accumulation of wealth. The art of franchise on some exclusive designs created openings for others to imitate. Some respondents travelled to South-Korea to imitate exclusive designs from Austria. Likewise, the study revealed some respondents taking imitated South-Korean laces for further imitation in the Republic of China. As respondents subjectively interpreted situations in the market, rational and purposive actions were taken to meet people's needs, preference, and taste of textile materials. These actions taken had enabled respondents to provide textile materials in the market that would fall within different range incomes for different classes of people.

These actions taken were important for respondents' continuous relevance in textile trade. This is the third kind of social action by Weber (1930). This is the action where emotions attached to textile trade determine the means and ends of actions. The emotion attached to textile trade prompted the respondents to innovate and imitate for their continuous relevance in textile trading. The work of Chea (2008) validated this finding that women traders innovative behaviour was one of the factors that accounted for survival of women owned small enterprises in Ghana.

Importantly, an observation during a case- study revealed respondents' access to information technology. Some respondents were computer compliance. The researcher was made to understand that some respondents were constantly searching for information from different countries across the globe in other to explore opportunities available in textile trade. For example a respondent in case-study stated:

We need to move forward in this trade. You have to beat others to it. If you are static, others will leave you behind. We are constantly searching for countries where they produce good quality materials. Now, people are going to Turkey for new designs (Case-Study/58yrs/ 10 October, 2011)

The entrepreneurial innovations of the respondents, which were manifested in the operations of their businesses, had been a major factor that influenced their survival. Although other factors contributed partially to their survival as stated in this study, their propensity to innovate and imitate through the acquisition of different qualities of textile materials and marketing of such different categories of materials stands out as the most significant factor that influences the survival of respondents' textile trade. Ability to innovate and imitate was one of the characteristics of an entrepreneurs which distinguished entrepreneur from a trader (Schumpeter (1943) and Drucker (1984).

In promoting textile materials, findings from the study clearly showed that there were economic and non –economic factors involved towards the promotion. The concept of '*Aso-Ebi*' among different ethnic groups, especially among Yoruba ethnic group had greatly promoted textile trading. Economic factors included; payment of commission to agent (agent is anyone who introduces or brings someone to buy large quantity of bales of materials) and making of souvenirs for the celebrant. Souvenirs such as towels, jugs, bags among others with the celebrants names inscribed on it were usually distributed to guests at the party. Thereafter, the trader will informally introduce herself to guests by distribution of her business cards. Where the respondents were unable to attend the party, the respondents will give the celebrant gift in cash or in kind such as bag of rice or some yards of textile materials.

The subjective meaning attached to these rational actions by respondents was to retain the agents and celebrants as their personal customers. The belief was that the agents because of the commission usually given would likely bring in more customers, and the celebrants would likely come back to her shop for *Aso-ebi* when organizing another party

Non-economic ways of boosting trade included informal gossiping on new textile materials in the market. One unique way was wearing the latest materials in a group (about six women) to a party. This was usually done to attract attention of the people in the party to the latest materials in town. This method also promoted informal gossiping on latest textile materials in town. Likewise, it promotes healthy competition among different age- group or friends in the market. Majority of women that purchased lace materials from Austria, South Korea and China move together in relationship, and those that sell Ankara materials also move together to parties. The essence of this country-based relationship was to promote sales of country based textile materials. While, respondents in *Aso-oke* sales continued to serve as intermediaries between weavers and celebrants as they ensured continuity in its production.

One of the classical tenets of entrepreneurship is risk-taking (Schumpeter, 1934, Drucker, 1986, Hirsch 2005). Drucker (1986) argues that while small business owners' always-averse risks, entrepreneurs are risk takers and sharers. The findings of study showed that respondents were risks takers when it comes to purchasing textile materials. They purchased textile materials without awareness of its attractiveness to customers. They bore risks of unsold materials for no manufacturer bear risk(s) of any unsold materials.

Findings from the study revealed the book keeping styles of the respondents. The study found that all business transactions were recorded by majority of respondents. Majority of the respondents audited their sales accounts to determine profits and losses. Only few used mental alertness in following business transaction activities. Formal and informal business transactions were recorded on daily basis. From the case studies analysis, there were conscious efforts on the part of the respondents to record business transaction activities including incomes and expenditures incurred in the course of trading. One common theme emerged on this issue; a respondent in a case study says:

How will you not record all the income and all the money you are spending, you will wake up one day, if you are not careful and realize that there is no money and no textile materials in your shop (Case-study/58yrs/10th October,2011).

Various scholars have pointed out the importance of bookkeeping in entrepreneurial development. To Drucker, (1986), he sees entrepreneurs as those who have both tools and experience through learning. They know how to do bookkeeping and cash flow analysis. This finding of the study that respondents were doing bookkeeping was similar to the result found by Dummet (1986) in his study among men traders in informal economy in Gold- Coast (Ghana).

The findings from above showed the uniqueness of social organization of textile trade by respondents at Balogun market. The study revealed that respondents engaged in informal economic activities, but they combined formal and informal procedures in the operation and organization of textile trade. The respondents turned from traders in the market to entrepreneur by adhering to some elements of classical tenets of entrepreneurship. Among the tenets of classical entrepreneurship they displayed include innovation and imitation rigorous bookkeeping, value added and team efforts. Other classical element of entrepreneurship displayed by the respondents included vigorous promotional activities and salesmanship, and auditing of accounts, sensitivity to new trends and willingness to take risks. These were some

classic elements of entrepreneurship taken by that had contributed to the respondents' entrepreneurial development in textile trade.

The study also revealed that the traditional/social perception of women in the society is changing. The negative perception and attitude of people relating to the ability of women trader in informal economy to organize their trade and provide quality goods and services successfully is changing. The findings as shown earlier on social organization of textile trade by the respondents revealed the uniqueness of respondents' organizational abilities.

The evidences in this study showed that there were supports for majority of the respondents from their spouses. Part of strategies adopted to solve gender related problems included inclusion of spouses into textile trading, while they remained the sole –owners. Some respondents supported household economy of care by contributing financially. Some of the respondents were from polygynous marriages with different types of living arrangement. This type of family structure gave them ample opportunities to attend to their textile trade. Importantly, all the respondents focused their time and efforts on textile- trade, while still taking care of their families. Findings of the study showed that some of the respondents were involved in decision making processes as it affected home issues.

5.5 Theoretical implications of the findings

Locating these findings within Social actions theory of Max Weber was insightful and revealing. Human actions are meaningful, they define situations and give meanings to their actions and those of others, as a result, they do not merely react to external stimuli, that is, they do not simply behave, and they act. If actions stems from subjective meanings, it follows that sociologists must discover those meanings in order to understand action.

Entrepreneurship development as a human activity is a social phenomenon whose essence is the entrepreneur. The entrepreneur interacts with members of her community and other social actors who are involved in or affect his/her entrepreneurial effort. Social Action Theory identifies the significance impact of others in enterprise formation. The members of social environment greatly influenced the entrepreneurial intentions of respondents to become textile traders. Not only do they influence the decision, they also acted as mentors, and exposed the respondents to extensively networking within and outside the market. This finding could be used to stress the information on the indispensability of roles, members of society (family, friends and other members of the community) played in enterprises formation and subsequent development. All the plans by the respondents on their strategic

entry into Balogun Market were part of subjective meaning attached to textile trade. Most of the motives and goals of starting textile trading were subjective to them and actions taken out of their own volition within their social- cultural context were to achieve their personal goals. Significantly, scholars have stressed the importance of human volition in entrepreneurial development. Hutchias (1980) Hofseide (1984) have stated that human inferences are shaped by culture, the underlying contextual beliefs and value systems on which actions are based.

The affective social action where emotion or impulse determines the means and ends of actions could be found in different ways from the actions of the respondents. First, the early socialization and exposure of children to entrepreneurial training hinges on the emotion women traders have for the textile trading. The promotional methods, the multiple form of income generation anchor on the emotion of the women. Action could also be *Wertrational* action or value-rational action. The social organizational methods of women textile traders could be explained as value-rational actions of women textile traders. The women traders consciously decides on the ultimate goals of her action and, in consequence, systematically organizes the action to achieve her goals.

Weber social action explains the subjective actions underlying the motives through the typologies of actions undertaken by Yoruba women textile traders. Whether described as traditional, effective, goal oriented rational or value –oriented rational action, the end-in-view is to ensure entrepreneurial development in textile trade.

5.6. Limitation and Implication of the Study for Further Research

Different areas of limitations identified in this study will create opportunities for further study in women entrepreneurship development

1. The study concentrated only on factors that promoted entrepreneurial development among Yoruba women textile traders. The findings cannot be generalized to other women entrepreneurs in informal economy in another culture. Since culture is a component part in policymaking, this study proposes cross- cultural study of women entrepreneurial development in informal economy, the justification of this study is to compare and contrast methods adopted by the women traders' entrepreneurial development for holistic data towards policymaking.
2. The implication of this study does not only pertains to identifying how these factors influence entrepreneurship and business expansion but it opens another window and

serves as spring board for other prospective researchers to study the unique problem of women entrepreneurs in different environment rather than making the issue or problem a universal one. For instance the family influence on women entrepreneurial process in a particular environment or the influence of macro environment on women entrepreneurial process could be good themes for future study.

2. Our exploratory analysis of entrepreneurship and role models is prone to a number of limitations, which, at the same time provide indications for possible avenues of future research. Because our sample includes only active entrepreneurs, it was not possible to gain insight into the extent to which role models influence individuals to abstain from entrepreneurship as a career choice (i.e. negative role models). Our analysis is limited to a (selective) sample of 'pre start-up' observations, i.e. those individuals who have succeeded in becoming entrepreneurs.
3. Furthermore, the emergence of spouse (male) inclusion into spouse (female) trade is another area that should be delved into considering the sociological impact on the spouses and the children. Future research could examine this particular issue on women entrepreneurs in greater depth.
4. Entrepreneurial development is more than economic factors, especially the non-economic factors that serve as catalysts towards women entrepreneurial development in informal economy. It opens a window for researchers to dwell into this area in order to find other factors other than economic factors that promote women entrepreneurial development within a socio- cultural context in informal economy. Moreover, economists have been calling researchers to research into non- economic factors that promote entrepreneurship development.
5. Another area that needs to be undertaken is the study of influence of exogenous variables such as government policy on enterprise creation. This is another area that warrants further research on women entrepreneurship.

5.7 Recommendations

The aim of these recommendations is to provide practical steps and realistic methods towards women entrepreneurial development in Nigeria in informal economy. The recommendations are made from the findings of this study.

1. Researching and Documenting Strategies used by Successful Entrepreneurs

The strategies that have been adopted by the women entrepreneurs to help them to deal with challenges and achieve success in informal economy within social- cultural context constituted a very relevant body of knowledge. A research programme should be launched to carefully study and systematically document various strategies adopted by different women entrepreneurs who have become successful in informal economy among other ethnic group in Nigeria. Such knowledge should be published and shared widely, so that it is incorporated in various training and sensitization programmes for prospective as well as existing women entrepreneurs. There is still a lot of scope to research into the area of women entrepreneurship in Nigeria. For example, attempt could be made to understand why women have a low entrepreneurship rate and what could be done to encourage more women to become entrepreneurs. Tapping on this pool of potential human resources-women entrepreneurs-would go a long way in nurturing the long-term growth of Nigeria economy.

2 . Recommendations for Woman Entrepreneur in Informal Economy

Several recommendations are made from this study.

First, a woman entrepreneur in informal economy should be innovative, flexible, and resilient in the operations of her enterprises. Second, it is recommended that she should be a member of at least one trade association where she can learn from and exchange ideas with like-minded people. Third, she should build support systems/social networks for advice and inspiration and lowering of over head costs. Fourth, a woman entrepreneur should learn how to keep record of all her transactions. This will enable her to know whether she is making profits or otherwise. Finally, a woman business owner in informal economy should have a vision and business plan to guide her through the operations of her business.

3. Stimulating entrepreneurial attitudes in women

Entrepreneurial skills may come easier through contact with family members who own a business. Some women may have developed the skills while working in the formal or informal economy. For others, the entrepreneurial attitude is something intending trader must acquire. This is especially the case when women have previously worked as employees and are not used to generating business and customers for themselves. Amongst other things, to be successful, women entrepreneurs need to be taught to take initiatives, be ambitious, have

good negotiation skills, and be ready to grasp new opportunities that arise. Such characteristics are not usually well developed in women.

4. Strengthening informal lending schemes

The findings also imply that government must ensure that women-owned small enterprises have access to bank credit. The bureaucratic procedures of obtaining loans and the collaterals usually requested by banks which be minimized to meet women entrepreneurs conditions. The findings entails that government should promote informal lending schemes to women-owned small start-up businesses, such as group lending and special micro-venture schemes.

5. The Importance of trade associations

It is imperative to sensitize women on the importance of forming product-based association, or joining one that is already in existence. The indispensable roles of association should be highlighted and emphasize to women traders in informal economy. Moreover, women entrepreneurs and associations of women entrepreneurs need to engage in more networking for their businesses, and use social events to enhance networking

6. Mentoring as an important component of Entrepreneurship development

Women as a group are disadvantaged, and many suffer multiple forms of disadvantage, and are low in confidence and self-esteem. For all these reasons, a 'softer' type of mentoring is needed. A high of empathy is necessary for a mentor to provide a meaningful intervention. An understanding of the issues and an ability to meet both the personal and professional needs of the women entrepreneur are critical elements in building a successful mentor/mentee relationship.

5.8. Contributions to knowledge

1. The study contributes to knowledge and fill gaps in sociology of development by designing specifically a research that focussed on studying women entrepreneurial development in informal economy using Yoruba women textile traders as a case study. The study was carried out from sociological perspective, delving into history in order to explain the present. Designed with a hermeneutic understanding (Verstehen), it unravels the dynamics involve in textile trading by Yoruba women in Balogun market that had contributed to their entrepreneurial development

2. The study also contributes and fills the gap in literature by revealing information on multiple income generation respondents employed to negotiate the problems of inadequate access to credit in informal economy.
3. The study also contributed and fills the gaps by revealing that respondents, though, trade in informal economy, but organized and run their textile trade on formal procedures. The information showed that women traders combined social informal relations in the market with the tenets of entrepreneurship.
4. The study also contributes and fills the gap in literature by revealing the economic and non- economic actions Yoruba women textile traders engaged in for the promotion of the textile materials. Among the economic and non economic include: payment of commission to agents, the distribution of souvenirs during parties, gifts to celebrants, healthy competition through informal gossiping at parties, show off in a new textile materials during social occasions, movement of age- group to parties and friendships organized on country- based textiles materials. This shows that organization and promotion of trade is more than economic factors, and that informal social relations are involved.
5. The study contributes and fills gap in literature that the negotiate gender related problems by the inclusion of their spouses in their trade. Some contribute substantially, to house-hold expenses, while some had to take control of household economy. This has implication for policy development concerning gender issue in society. All these findings have implication for policymaking and for further research.
6. The study contributes to knowledge by designing a women entrepreneurial development. The variables included in the model were the findings of the study from different methods of data collection, but especially from case-studies. The model developed in the process of this research can further be developed into conceptual and theoretical framework for entrepreneurial development studies
6. Different areas of limitations identified in this study have created opportunities to researchers as new topics for further study in entrepreneurship.

5.9 Conclusion

Generally, the data revealed that entrepreneurial development in textile trading cannot be reduced to monocausal factor, it is dynamics and a process that involves multidimensional actions and situations, but most importantly the woman entrepreneur herself as the main actor. The study concludes that entrepreneurial development is a process and not an attribute of a person. Developing entrepreneurially is not a one step process with only an individual but a process that combines many actors through social relations in the market and the behaviours of the entrepreneur herself.

Entrepreneurship development is an action taken within the socio-cultural context. Individuals are not distinct from their activities, they are part of and create systems within which they are situated. The focus on entrepreneurship should be on what entrepreneur does and not who the entrepreneur is. This view was supported by Gartner (1988). This finding leaves open the possibility of developing entrepreneurship in individuals, even within the vagaries of informal economy, and socio-cultural context in which the individuals live.

Specifically, it can be argued that Yoruba society, although patriarchal in structure, gives ample room for women to develop their own distinct groups and social networks, which have far-reaching consequences on their economic activities. The unique permissive atmosphere encouraged the Yoruba women to thrive in their economic adventure, which contributed largely to the growth of their enterprises. The importance of parents, kinship members and friends in enterprise formation was significant among Yoruba women textile traders. One special attribute of the respondents was that none of the respondents came into textile trade without possessing a skill. Some of the respondents were prepared entrepreneurially for textile trading through socialization, some of the respondents had acquired prior experiences while in formal organizations or trading in other goods in informal economy. The social and human capitals available to Yoruba women traders also contributed largely to their entrepreneurial development.

The motivating factors of Yoruba women textile traders within social cultural context contributed largely for growth of their trade. Textile trade was regarded as prestigious and social status enhancement. A trade that would enable them leave legacy for their children, be enhanced economically and live well in old-age. It follows inductively that the subjective meanings attached to textile trading by Yoruba women traders were responsible for several

subjective actions that were taken within the market to achieve entrepreneurial development in textile trading.

Access to entrepreneurial strategic resources was also examined and the data revealed that respondents had multiple ways of generating income. The income generated was ploughed back into textile trade and increased the working capital.

The study also examined the social organization of textile trading. The uniqueness of Social organization of textile trading at Balogun was that the respondents combined the informal social relations in the market and formal classical elements of entrepreneurship process in organizing their trade. More importantly, Yoruba women at the market did not trade alone, but made use of extensive social networking with other members. Lastly, data revealed many strategies utilised by while trying to solve gender related problems. These included inclusion of spouses into textile trading, and supporting household economy of care.

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Appendix 1: Indepth interview (IDI) and FGDs

Entrepreneurial development among Yoruba Women textile traders in Balogun Market , Lagos island, Lagos state-Nigeria

Section 1: interview identification particulars

Local Government Area-----
Community -----
Date of IDI-----
Time IDI started-----
Language of Interview/Discussion-----
Interview result-----
Time IDI Ended -----
Venue name-----
Interviewers/moderator's code-----

Confidentiality and consent;

Greetings Ma,

I am----- of Department of Sociology, University of Ibadan Doctoral Studies Student. I am working on my Ph.D and you have been chosen to help in supplying vital information to the achievement of this purpose. I sincerely wish you participate, as this study is to investigate the Entrepreneurial development among women textile trader at Balogun market, Lagos Island, Lagos state- Nigeria. Your comprehensive and factual responses are therefore solicited and will be treated in strict confidence. **This is why it is not necessary to mention your name.** Please feel free to tell me absolute truth on all issues raised in the course of interview / discussion. Please accept my gratitude for your time and attention. Do you possibly have any question about the study and me before we continue? If yes, (Be sure to answer all questions and clear all concerns before proceeding). Formally ask for respondent's willingness to participate in the session. If she agrees, continue. Otherwise, end session. On no account should you induce consent.

Instruction to interviewers.

Interviews should ensure that participant is seated comfortably and relax. They must not be in a hurry. If in a hurry, the interview should be rescheduled. Secure consent to record the proceedings and enjoin interviewee to freely introduce herself. In the process of introductions, take time to fill interviewee's background characteristics matrix on the last page. Reassure interviewee of confidentiality in handling the information to be provided. Also, emphasize the fact that there is no right or wrong answers.

Language code: 1 Yoruba 2 English

Result code: 1 Completed 2 partially completed

Interviews'/discussant' consent granted without inducement Yes ----- No-----

History of Balogun market

1. When did you start textile trading at Balogun market?
2. Can you tell us any information you know on how women come to be associated with textile trading in Balogun market.
3. Have your parents or any member of your family member ever involved in textile trading in this Market? (Probe further for Yes or No answer)
4. Can you tell us the type of women who first started trading in textile materials in Balogun Market

Who influence your entry into textile –trading at Balogun Market?

1. Family members
 2. Friends
 3. Parents
 4. Members of religious organization
 5. Community members
 6. Personal (efforts (from each source mention, to probe further, for each source not mentioned, probe further for possible reasons)
- 2. How did you get capital when starting this trade?**
- a. Inheritance
 - b. Family business
 - c. From commercial banks
 - d. From cooperative
 - e. From spouse
 - f. From friends **(from each source mention, to probe further, For each source not mentioned, probe further for possible reasons)**
3. Could you tell us information you have about risks associated with this trade that you learnt at the point of entry.
 4. What type of social networking were you involved in when you start trading **(probe further the type of social networking women are involved in the market)**
 5. What are your goals you set when you want to start textile trading at Balogun Market?
 6. Do you belong to any association in the unit, if yes, what is the name of association, if not, why did you not join the association (Probe further for Yes or No answer)
 7. What are the benefit(s) you derived from being a member of your trade association.
 8. How frequently do you hold meetings with your members?
 9. Do you sometimes disagree with other members?
 10. How and in what ways do you settle conflicts among members
 11. What type of assistance does your association gives to members?
 12. Please how does your association develop strategic partnership with?
 - a. other associations in the market
 - b. business development service provider **(Interview to provide the meaning of BDS)**

- c. with textile industries
2. How do you develop your sales strategies?
3. Can you tell us if your community has any role in influencing your sales organization (Probe more for Social community and religious Community)

Please assign numbers to the role of your association. 5 marks is awarded to the most important roles and it goes down like that.

Roles of the mentor(s)	Score 1-5 in ascending order of importance
Coping with stress	
Emotional reassurance	
Instrumental aid	
Informal social networking	
Needed information	
Positive encouragement	
Social persuasion	
Problem solving	
Sponsorship	
Helping to achieve entrepreneurial self-efficacy	
Help to fill knowledge and skill gap	

13. Where do you purchase your textile materials from?

Motivating factors that influence women to engage in textile business at Balogun Market

1. Please, tell us one important reason why you decided to trade in textile business. **(probe for in-depth discussion on that important reason)**
2. What are the other reasons why you decided to take this business
3. Could you have preferred other business other than textile trading? **(mention other businesses and probe further)**
4. What is your level of education
5. Is this your first job?
6. Have you ever been trained in this business? **(probe for further for yes answer, such as by whom, when and how)**
7. If no? then what type of experience do u have before engaging in this business
8. What significant does Balogun market holds for you

Women access to entrepreneurial resources

A. Access to financial resources

1. How did you get capital when starting this business

- g. Inheritance
- h. Family business
- i. From commercial banks
- j. From cooperative
- k. From spouse

1. From friends (**from each source mention, to probe further. For each source not mentioned, probe further for possible reasons**)

m. Since the establishment of Micro- Finance institutions (MFIs)

Have you ever obtain loans from the institution If no? (**Probe for possible reasons**)

If yes? (**Probe for requirements required by the banks and how they have met the requirements**)

Do you offer credit facilities to other traders in the markets or to your **friends (probe further for yes or no answer)**

How do you accumulate capital for this business?

C. Access to Physical resources

1. Do you register this business? (**Probe further for yes or no answer**)

2. How did you get access to shop, warehousing in the market?

3. How much does a shop and warehousing cost in the market?

4. How did you access the services of BDS in bringing in textile materials?

Such as: distribution of textile materials to members and payment

5. Who design the various patterns of materials ?

6. Who gives name to various textile materials in the market?

7. How in what ways do you advertize the materials?

8. What method(s) do you use for people to be aware of the materials?

9. When you design and give names to textile materials, you are taking a risk, what happens when people do not buy the materials, who bears the risk? (Probe further by giving the names of materials of materials people dislike)

10. Do you survey the activities of other market (Probe further for market intelligence)

11. When you bring out new materials from the old ones, who help you in this area and who actually is doing the thinking?

12. Have you ever try having another shop in other unit in the market (Probe further for yes or no answer)

What unique actions do you normally take to boost your sales?

B. Market (health, working conditions, other women in the market

17. How do you cope with each challenge as a woman?

18. What are the other opportunities that exist in this market and in this textile business

19. Generally, how did you build your business plan?

20. What advice do you give to people who want to start this textile business?

21. What advice do you give to other women in other business who wants to developed their entrepreneurial skills

22. What factors do you think have helped you in your business

Challenges of women entrepreneurs (in socio-cultural context)

1. Where does your spouse work?

2. Does your spouse have interest in this business (probe for yes or no answer)

3. Who make important decisions in the house?

4. Who pays and take care of house hold responsibilities?

5. How do you take care of your children when growing up?

1. House-made

2. Those learning the trade under you?

3. Other family members

4. Where are the children now

8. How does a person applies for job in your shop

By application

Through family members

Through religious organization

9. What is the minimum certificate do you accept from anyone applying for job?
9. Those that wants to be trained in this business, what is the minimum qualification they must possess
10. How many people do you employ at a time and how many intraprenuer do you have at a time ?
11. What type of assistance do you give to these people after training?
12. Has any graduate come to apply for job or training in your shop?
13. Concerning accounting, who helps in recording and keeping records
14. Do you audit your accounts, If yes, who helps and how frequently, If no--- why?
15. How do you know you are making profits or losses?
16. Let us discuss other challenges you face as woman entrepreneur
 - A. From home (children, spouse, friends, other family members
 - B. Market (health, working conditions, other women in the market)
 - C. Government policies and rules
17. How do you cope with each challenge as a woman?
18. What are the other opportunities that exist in this market and in this textile business
19. Generally, how did you build your business plan?
20. What advice do you give to people who want to start this textile business?
21. What advice do you give to other women in other business who wants to developed their entrepreneurial skills, what factors do you think have helped you in your business
23. What are the rules given to you concerning your sales from Lagos island (east) local government
24. Do they in anyway pose any threat to you or any member of your association?
25. Do you pay tax? If yes --- to whom? and how much? If no, ---- why?
26. How do you handle any form of harassment?
27. There was a time, federal government place ban on importation of lace materials? How did this ban affect your management styles and business practices?
28. Despite, the ban, there were a lot of lace materials in the market, where and how did you get the lace materials from?
29. What were the usual government reactions to banned lace materials sold in the market?
30. Some textile industries closed down sometimes ago, yet the market is full of textile materials both in quantities, qualities, and texture—where did you get the materials from?
(Probe further for relationship between those countries and Nigeria)
31. When there is no sale – what strategy (ies) do you adopt to boost the sales (probe for sales development).
32. How do you fix prices of materials (probe for women negotiating power and consumers negotiating powers)

- 33 Which countries do people come from along the west-coast to purchase textile materials?
- 34 What type of textile materials do they normally purchase?
- 35 Who bears the risk for returned materials
- 36 Why do you think they come to Balogun market to purchase their textile materials

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Appendix 2: Case Study Guide

Entrepreneurial development among Yoruba Women textile traders in Balogun market , Lagos island, Lagos state-Nigeria

Section 1: interview identification particulars

Local Government Area-----

Community -----

Date of KII-----

Time KII started-----

Language of Interview/Discussion-----

Interview result-----

Time KII Ended -----

Venue name-----

Interviewers/moderator's code-----

Confidentiality and consent;

Greetings Ma,

I am----- of Department of Sociology, University of Ibadan Doctoral Studies Student. I am working on my Ph.D and you have been chosen to help in supplying vital information strategic to the achievement of this purpose. I sincerely wish you participate as this study is to investigate the Entrepreneurial development among women textile trader at Balogun market, Lagos Island, Lagos state- Nigeria. Your comprehensive and factual responses are therefore solicited and will be treated in strict confidence. **This is why it is not necessary to mention your name.** Please feel free to tell me absolute truth on all issues raised in the course of interview / discussion. Please accept my gratitude for your time and attention. Do you possibly have any question about me and the study before we continue? If yes (Be sure to answer all questions and clear all concerns before proceeding). Formally ask for respondent's willingness to participate in the session. If she agrees, continue. Otherwise end session. On no account should you induce consent.

Instruction to interviewers.

Interviews should ensure that participant is seated comfortably and relax. They must not be in a hurry. If in an hurry, the interview should be rescheduled. Secure consent to record the proceedings and enjoin interviewee to freely introduce herself. In the process of introductions, take time to fill interviewee's background characteristics matrix on the last page. Reassure interviewee of confidentiality in handling the information to be provided. Also, emphasize the fact that there is no right or wrong answers.

Language code: 1 Yoruba 2 English

Result code: 1 Completed 2 partially completed

Interviews'/discussant' consent granted without inducement Yes ----- No-----

1. Could be please tell us the history of Balogun market such as:

When did you start textile trading at Balogun market?

Can you tell us any Information on how Balogun market come to be associated with textile trading

Have your parents or any member of your family member ever involved in textile trading in this Market? (Probe further for Yes or No answer). How did you enter textile trading at Balogun market

What can you say Balogun market means to you apart from trading centre

Can you tell us the type of women who first started trading in textile materials in Balogun Market

Could you tell us information you have about risks associated with this trade that you learnt at the point of entry.

4. What type of social networking were you involved in when you start trading (**probe further the type of social networking women are involved in the market**)
5. What are your goals you set when you want to start textile trading at Balogun Market?
6. Do you belong to any association in the unit, if yes, what is the name of association, if not, why did you not join the association (Probe further for Yes or No answer)
7. What are the benefit(s) you derived from being a member of your trade association.
8. How frequently do you hold meetings with your members?
9. Do you sometimes disagree with other members?
10. How and in what ways do you settle conflicts among members
11. What type of assistance does your association gives to members?
12. Please how does your association develop strategic partnership with?
 - a. other associations in the market
 - b. business development service provider (**Interview to provide the meaning of BDS**)
 - c. with textile industries
4. How do you develop your sales strategies?
5. Can you tell us if your community has any role in influencing your sales organization (Probe more for Social community and religious Community)

Please assign numbers to the role of your association. 5 marks is awarded to the most important roles and it goes down like that.

Roles of the mentor(s)	Score 1-5 in ascending order of importance
Coping with stress	
Emotional reassurance	
Instrumental aid	
Informal social networking	
Needed information	
Positive encouragement	
Social persuasion	
Problem solving	
Sponsorship	
Helping to achieve entrepreneurial self-efficacy	
Help to fill knowledge and skill gap	

2. What motivated you in starting textile trading at Balogun market Motivating factors that influence women to engage in textile business at Balogun Market

Please, tell us one important reason why you decided to trade in textile business. **(probe for in-depth discussion on that important reason)**

What are the other reasons why you decided to take this business

Could you have preferred other business other than textile trading? **(mention other businesses and probe further)**

What is your level of education

Have you ever been trained in this business? **(probe for further for yes answer, such as by whom, when and how)**

If no? then what type of experience do u have before engaging in this business

What significance does trading in textile materials hold for you ?

3. Women access to entrepreneurial resources

1. How did you get capital when starting this business?

- a. Inheritance
- b. Family business
- c. From commercial banks
- d. From cooperative
- e. From spouse
- f. From friends **(from each source mention, to probe further. For each source not mentioned, probe further for possible reasons)**

Since the establishment of Micro- Finance institutions (MFIs)

Have you ever obtain loans from the institution

If no? **(Probe for possible reasons)**

If yes? **(Probe for requirements required by the banks and how they have met the requirements)**

Do you offer credit facilities to other traders in the markets or to your friends **(probe further for yes or no answer)**

How do you accumulate capital for this business?

Everyone has the same pattern, texture, quality, new design at the same time---Where do you think everyone in the market get information from?

If anyone default in the obligation (s), how do you sanction such person? **(Probe further for different type of sanctions)****C. Access to Physical resources**

1. Do you register this business? **(Probe further for yes or no answer)**
2. How did you get access to shop, warehousing in the market?
3. How much does a shop and warehousing cost in the market?
4. How did you access the services of BDS in bringing in textile materials?
Such as: distribution of textile materials to members and payment
5. Who design the various patterns of materials **(Probe further either the women themselves, the textile industries or BDs)**
6. Who gives name to various textile materials in the market?
7. How in what ways do you advertize the materials?
8. What method(s) do you use for people to be aware of the materials?
9. When you design and give names to textile materials, you are taking a risk, what happens when people do not buy the materials, who bears the risk? **(Probe further by giving the names of materials of materials people dislike)**

10. Do you survey the activities of other market (Probe further for market intelligence)
11. When you bring out new materials from the old ones, who help you in this area and who actually is doing the thinking?
Have you ever try having another shop in other unit in the market (Probe further for yes or no answer)
What unique actions do you normally take to boost your sales?

B. Market (health, working conditions, other women in the market

How do you cope with each challenge as a woman?

What are the other opportunities that exist in this market and in this textile business

Generally, how did you build your business plan?

What advice do you give to people who want to start this textile business?

What advice do you give to other women in other business who wants to developed their entrepreneurial skills

What factors do you think have helped you in your business

Challenges of women entrepreneurs (in socio-cultural context)

Where does your spouse work?

Does your spouse have interest in this business (probe for yes or no answer)

Who make important decisions in the house?

Who pays and take care of house hold responsibilities?

How do you take care of your children when growing up?

House-made

Those learning the trade under you?

Other family members

Where are the children now

Are you training any of your family members or any of your children in this textile business? (Probe further for yes or no answer) If yes, can you say you have integrated any children or family members into this business?

Apart from your association in the market, what other types of association do you belong to? Probe for religious association, Community associations And political associations (probe for the benefits of each for their business)

How does a person applies for job in your shop

By application

Through family members

Through religious organization

What is the minimum certificate do you accept from anyone applying for job?

Those that wants to be trained in this business, what is the minimum qualification they must possess

How many people do you employ at a time and how many intraprenuer do you have at a time ?

What type of assistance do you give to these people after training?

Has any graduate come to apply for job or training in your shop?

Concerning accounting, who helps in recording and keeping records

Do you audit your accounts, If yes, who helps and how frequently,

If no--- why?

How do you know you are making profits or losses?

Let us discuss other challenges you face as woman entrepreneur

From home (children, spouse, friends, other family members

Market (health, working conditions, other women in the market)

Government policies and rules

How do you cope with each challenge as a woman

Do you pay tax? If yes --- to whom? and how much?

If no, ---- why?

How do you handle any form of harassment?

Some textile industries closed down sometimes ago, yet the market is full of textile materials both in quantities, qualities, and texture—where did you get the materials from?(**Probe further for relationship between those countries and Nigeria**)

When there is no sale – what strategy (ies) do you adopt to boost the sales (probe for sales development).

How do you fix prices of materials (probe for women negotiating power and consumers negotiating powers)

Which countries do people come from along the west-coast to purchase textile materials?

What type of textile materials do they normally purchase?

Who bears the risk for returned materials

Why do you think they come to Balogun market to purchase their textile?

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