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A STUDY OF ORGANISATIONAL DECISION-MAKING PROCESS AMONG MIDDLE LEVEL FEMALE ENTREPRENEURS IN IBADAN METROPOLIS OYO STATE

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Abstract

The study investigated the decision-making style of female entrepreneurs (managers /directors of restaurants/event planning centres, home lessons / adult education centres, cyber café and informal daily money collectors). The research was carried out in Ibadan North Local Government Area, Oyo State, Nigeria. It observed that Nigeria is undergoing fundamental changes in all spheres where women are increasingly becoming self -employed, owners and managers of enterprises. Also, the decisionmaking style of this sector is different from that of the formal sector. The study thus provided answers to the following research questions: (i) how relevant is networking to the process of female entrepreneurs' participation in organisational decision-making? (ii) of what significance is mentoring to the participation of female entrepreneurs in organisational decision-making? (iii) to what extent would a peaceful home and spousal understanding and influence female entrepreneurs' career? Findings revealed among others, that 20(90.9%) of the female entrepreneurs totally utilised the indices of transformative style of decision-making while only 2(9.1%) did not. Transformative style was found to enhance decent work in the organisations. It was therefore, recommended among others that both public and private organisations should inculcate the ethics of decent work.

Keywords: Female entrepreneurs, organisational decision-making, networking, mentoring and transformative decision-making style

Introduction

Nigeria is undergoing fundamental changes in political, economic and social transformation and women are increasingly becoming self-employed owners and managers of micro, small and medium scale enterprises thus, assisting in expanding the informal sector which is a vital resource to the nation's economy. The informal sector activities constitute a significant segment of the Nigerian economy which contributes to the Gross Domestic Product (GDP), serves as major potential source of entrepreneurship and employs the people, more so as unemployment among the youths has become unprecedented.

Unemployment in Nigeria has progressively become very high and unequally distributed on the basis of gender and age, among graduates of institutions and the people. Labour resource is being under-utilised and this

unequally distributed on the basis of gender and age, among graduates of institutions and the people. Labour resource is being under-utilised and this creates problems for the nation; in terms of wastage in man-power resources. The magnitude of frustration and poverty experienced by unemployed people is considerably great and is being transformed into crime and violence which is manifesting in youths as insurgents and snipers. However, some of these graduates are devising coping strategies and exhibiting creative tendencies by running restaurants/event planning centres, home lessons/adult education centres, cyber café and informal daily money collection (mobile banks). The ability of young graduates becoming women entrepreneurs to organise and administer businesses is a great stride in decision- making. It is however, worthy of note here that not all these young female entrepreneurs enter the informal sector because of survival but rather for intrinsic entrepreneurial purposes. For instance, Coetzee (1997) argued that some identified a particular market opportunity which awakes their entrepreneurial skills to fill such market gap. The desire for personal development, independence and freedom, work within one's own field of interest which are good intricacies of entrepreneurship are characteristics leading some women to engage in entrepreneurship. Lindgren (2002) affirmed that female Swedish teachers start independent schools in order to practice their own occupation in the manner they wish and to create their own identity. Similarly, Abbasian & Bildt (2009) narrated the driving forces for immigrant women going into entrepreneurship in their study of empowerment through entrepreneurship-a tool for integration among immigrant women? when some of their respondents, Marcela and Nour said: *My motive was that I have a good idea which I wanted to develop*

wanted to develop the possibility of implementing it and the conviction that I was able to do so were my motives. (Marcela as quoted by Abbasian & Bildt 2009). Equally, Nour answered:

My motive was that I was striving for independence. I have always been an independent person.

(Nour as quoted by Abbasian & Bildt, 2009)

Literature recognised and supported vital roles played by women in the economic and social development of Africa and Nigeria in particular. For instance, Cleas (1999) in Esan (2011's) 'Women', Men and Management 'Styles' submitted that:

Women are now welcome in management because of the values they bring .In more 'feminine' cultures, values traditionally considered feminine intuition, communication and social such as aptitude already naturally form part of

management style and of life in general p.2. Bayode (2005) attested to this also when he observed that

hairdressers, fashion designers, carpenters, and shoe makers have a sense of organisation and better arrangements for their place of work. Women have not only played significant roles in the economic dispensation of the private sector, they have equally laid and are still laying enviable records in the public sectors. According to Annan (2008) in Esan enviable records in the public sectors. According to Annan (2008) in Esan (2011) these women although, very few in number have always demonstrated more reliable signs of effective management prowess even when rated comparatively with the performances of their male counterparts in similar circumstances. The former president of Nigeria, Olusegun Obasanjo also attested to these when he commented that the best journalist he ever encountered was a woman, the late Oluremi Oyo. Obasanjo further noted that the African women are not given opportunities to exhibit their potentials because of culture and religion, which should not be as men alone cannot make a society (Obasanjo, 2014).

The issue of women's participation in political decision-making and cadre of work organisations have attracted great criticism. Until recently, decision-making in the work place have been defined by males, it is thus male dominance while the home is left for women and the male is still considered the head of the household. The traditional style is thus, command and control approach (autocratic) involving an exchange of rewards for positive and supportive behaviour and punishment which has been faulted over time because of work being conceptualised as a productive activity Budd (2004), where the manager enforces decisions by the use of rewards and punishment and the relationship is master-servant. (Abari & Mohammed, 2006).

Feminist activists have also argued that the level and height of women's decision-making process have not been adequately harnessed

despite, the Beijing platform (Manuh, 1998 & Caldwell, 2006). Manuh asserted that women's leadership skills in their communities, groups and association need to be harnessed and formalised to give them political and decision-making power. Women's commitment to their household, to local and national food security, local production and the environment should be reflected on equitable representation on all bodies that make decisions in these areas as well as in broader economic programmes that affect women's lives. She further stressed that the visibility of women's institution and mechanisms or decision-making in the community, market places and trades must be recognised and should be utilised to increase women's participation and decision-making power in society. (Manuh, 1998). The United Nations (2006) while marking the Beijing success also affirmed that more effort need to be placed on increasing women's capacity to become substantive participants in government and to take leadership roles, as female representation at local, sub-national, regional and sub-regional bodies need to be encouraged, these will translate to transformative changes for women. It was reiterated that in many cases leadership of women in the local bodies has resulted in better governance, transparency and accountability in respect of development projects (UN, 2006). Corroborating these, Obasanjo said, in politics women are more reliable than men (Obasanjo, 2014). Leadership foile shave been classified majorly into autocratic,

men (Obasanjo, 2014). Leadership styles have been classified majorly into autocratic, democratic, laisse-faire and situational. Although, these are not the foci of this study, but we could lend credence to theories and literature on them. For instance, McGregor in the Style theory X and Y summed up a continuum of human motivation where theory X assumes that the average being is lazy, dislikes work and avoids it whenever possible thereby, believing that employees must be coerced and controlled to accomplish organisational goals whereas, theory Y assumes that the average human being naturally enjoys expending physical and mental energy in work. It believes that employees become committed to work when they understand their roles in achieving goals, they also exercise self-direction and seek responsibility. It went further to state that employees will exhibit creativity and ingenuity on the job if opportuned (Oscan, Gregorry & Gregorry 1994). No wonder the theory is called humanistic theory which probably is an upshot from Maslow's theory of motivation.

theory is called humanistic theory which probably is an upshot from Maslow's theory of motivation. Moving further is the relational theory propounded by Miller and Stiver (1997), this came into being through the experiences of women and earlier research on gender related developmental issues. The theory presupposes that one's sense of self and worth is grounded in the ability to make and maintain connections with others. Fletcher and Jacques (1984) engage an expanded view of work to include enabling and empowering

others through sharing of information and teaching. It enacts an expanded definition of 'outcome' to include other outcomes embedded in others. For example, their increased knowledge or competence.

example, their increased knowledge or competence. The skills involved in this theory include empathy, authenticity, the ability to build relationship with others' ideas and openness to being influenced by others' emotional, physical and intellectual reality. The ability to understand, interpret and use emotional data, the ability to share information, to admit not knowing and to affirm others without loss of self-esteem. Relational theory does not apply only to women but presented as a model of human growth and development that is an alternative to the masculine bias in mainstream theories of development (Miller, 1976). Researchers confirmed that relational skills contributed to effectiveness at work and facilitated work accomplishment. Fletcher's study of women

Researchers confirmed that relational skills contributed to effectiveness at work and facilitated work accomplishment. Fletcher's study of women engineers and Ballard's on women lawyers' attested to this fact. The most current literature in leadership theory is transformational leadership. Transformational leadership is getting everyone involved in decision- making. Explanations of transformational leadership distinguish from transactional leadership where the leader is concerned with the basic needs of the worker through a reward system in exchange for organisational outcomes. It also extends to reach higher level needs through empowerment and inspiration which has the characteristics of creativity, information, vision, empowerment and passion (Hackman & Micheal, 2000). Women have been known to be transformational as opposed to transactional and more participative and democratic in leadership style than most men. They have also exhibited highly developed interpersonal skills (Ajaja, 2004). According to Rosener (1995) women's leadership style is interactive, emphasising, consensus building, comfortable with ambiguity, power and information sharing. She found that women leaders tend to encourage multi-directional feedback, develop reward systems that value group as well as individual contributions and foster empowerment of employees at all levels (Rosener, 1995). According to Bancroft (1995) as cited by Ajaja (2004) women also adopt a holistic process oriented approach that is inclusive and collaborative. Equally, Marcus (1991) & Esan (2011) & Fagenson-Eland et al (1997) asserted that women entrepreneurs rated social goals highly. They found that women employees in women owned-businesses gave greater weight to feminine attributes, these include warmth, understanding, helpful to others, aware of others feelings and kind than women in male owned-businesses. women in male owned-businesses.

departure from transformational leadership however, Α is transformative leadership which is distinct from transformational leadership (Shields, 2012). According to Shields, at the core of transformative leadership is the notion of changing something (Shields, 2010).

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employees are entitled to fair treatment (equity) and opportunities to have input into decision affecting their daily lives (voice). Equity entails fairness both in the distribution of economic rewards and the administration of employment policies. Equitable employment outcomes include minimum wages, maximum hours, and minimum safety standards, protection against arbitrary discharge and favoritism and restrictions on child labour (Budd, 2004). He opined that voice is the ability to have meaningful employee input in decisions both individually and collectively (democracy). This includes free speech supported by unfair dismissal protection and grievance procedures and also direct and indirect participation in workplace decision-making. Like equity, voice; both collective and individual is a critical objective of the employment relationship even when it does not improve efficiency (Budd, 2004). The trilogy of efficiency, equity and voice moves beyond the contemporary focus on efficiency by distinguishing between the instrumental dimension of equity and the intrinsic standard of voice. Equity provides fair wage, safe working conditions and non discriminatory tendencies among employees while voice cannot be achieved unilaterally; the sharpest conflicts arise between efficiency on the one hand and equity and voice on the other (Budd, 2004). See Figure I at the end of the paper. Since mentoring and networking are salient factors in transforming and enhancing change in organisations and among the people it is pertinent to do literature on them. Mentorship has been discovered as one of the methods of promoting gender equality. Although, not a new concept in academic circles (Baugh & Sullivan, 2005). It is a training and development relationship that enhances an individual's professional growth (McCall et al, 1998).

1998).

According to Bryant-Shanklin & Brumage (2011) mentoring is a process involving two or more individuals known as the mentor and mentee, working together to develop the abilities of one individual geared towards career and/or personal development. The mentor is considered as an experienced, older individual who guides a younger inexperienced individual (mentee) to promote his or her professional or personal development. Mentoring relationships can be informal or formal. Informal mentoring relationships evolve naturally from shared admiration, aspiration, values and interests Sullivan (1992) while the formal are those created to ensure that new protégés are exposed and given the opportunity to be shaped

ensure that new protégés are exposed and given the opportunity to be shaped and guided by experienced hands (Adepoju & Olaseni, 2013). Mentors are key in facilitating career development of mentees and serving as role models, counsellors and friends to meet the psychological and emotional needs of mentees (Ragins & Cotton, 1999 in Adepoju & Olaseni, 2013) Mentoring is valuable for the transmission of positive attitudes, as mentors provide

invaluable information on the mission and philosophies of the organisation, help employees cope with career stress and given proper orientation towards workplace values (Payne, 2006 in Adepoju & Olaseni, 2013). Mentoring as a form of staff development is gaining widespread recognition (Clark & Corcoran, 1986, Noe, 1988 & Oti, 2013). Mentors provide support and guidance especially in alienating and mystifying environments. According to Morley et al, (2005) mentoring provides two dimensional benefits for mentor and protégé. First as a career enhancing function that includes sponsorship, coaching, offering challenging work and protecting a protégé from criticism. The second is the psychosocial factor that involves the mentor as a role model, counsellor and friend who helps the protégé to develop a sense of personal identity and competence (Oti, 2013). In return, the mentor gains technical and psychological support, personal satisfaction and respect from colleagues for developing a younger talent. It has been proved that having mentors is beneficial to the careers of women (Dreher & Ash, 1990 & Oti, 2013).

(Dreher & Ash, 1990 & Oti, 2013). Women who had mentors reported greater job success and job satisfaction than women who did not have although, there are challenges in mentoring. A good example is women's career pattern often including late entry, more interruptions, and fewer advancement opportunities; all these impair the forming of mentorship. Women are at a unique disadvantage because of shortage of potential mentors. The number of possible mentors for women is limited. Women mentee are faced with several barriers in forming cross-gender mentorship which include lack of access to forming cross-gender mentorship which include lack of access to information networks, tokenism, stereotyping, the social norms of cross-gender relationships and reliance on inappropriate power bases (Noe, 1988 & Oti, 2013). These are also open to covert and overt gossip, jealous spouses and sexual attraction or tension (Oti, 2013). Again, Oti (2013) affirmed that exploitative relationships and tension often emanate from gender stereotypes, power struggle and gender-role expectations. Networking is equally a vital instrument for maintaining power, as it has been described as the ability to link up with, interact with colleagues and superiors for mutual benefit. Men have more informal avenues to network and benefit than women. For instance, Hubrath (2013) affirmed that Old

and benefit than women. For instance, Hubrath (2013) affirmed that Old and benefit than women. For instance, Hubrath (2013) affirmed that Old Boys' networks serve the purpose of getting certain people into very specific key positions irrespective of qualification or performance. Old Boys' networks take care of each others' interest and maintain power. Also, management agendas, both overt and covert are perpetuated both in the work place and through male dominated clubs, groups and male sports like golf, tennis, squash and the like. According to Yearnshire (2006), women are often excluded from those places and as such unable to recognise power play, power holder's agendas and the time to participate as a key player. Men get jobs through networks which has long been the strength of the male career development (Zoltic & Clark, 1993 as in Oti, 2013). Mostly women, because of their roles in the home, weekend and evening functions are not easy to attend, where they attend weekend functions, these are not really directed towards informal networking for 'gainful' expectations. Through these, they miss out on networking opportunities or social events where the 'insider' information gets passed around over a glass of drink or a game of golf. Corroborating this, Alese (2011) recommended that women's social groups and business organisations should be geared towards pulling labour and resources together which will go a long way in maximising labour productivity, information and social networking. Again, Schein (1994) believed that alliances and influence networks are important for professional success which organisational members do not admit openly. Networking has been very useful in providing opportunities to meet and learn from others' experience.

experience. A keen observation of the informal sector confirms it potential for mentoring and networking for improvement of the status quo in the process of organisational decision-making. For instance, Wright, (1991) Kester & Ogunyinka (2007) & Alese, (2011) confirm that informal sector activities are a heterogeneous mix, encompassing and constituting a significant segment of the Nigeria economy, fast growing and absorbs 30% of the working population in the country. It is also a 'safety-net' for low income workers without regular employment or social security. (Alese, 2011). This makes this labour sector very unique, women entrepreneurs are noted for adopting a different leadership style from the males perhaps, because majority of the female entrepreneurs are in the informal sector or their attributes as shown in the literature. It is against this background that the study examines the organisational decision-making process among middle-level female entrepreneurs in Ibadan metropolis, Oyo State, Nigeria.

The Problem

Entrepreneurship in Nigeria though not new, is yet to attain a reasonable height among female entrepreneurs even with the magnitude of unemployment among teeming tertiary institution graduates. It is often being treated as domestic, private and informal, a normal day to day activity of females in developing African countries and this has made most entrepreneurial activities of these females remain at a subsistence level. The decision-making style of the sector has been observed to be different from that of the formal sector. It thus calls for investigation especially, with the number of new and young entrants in the sector? Would networking and mentoring achieve decent work in the sector? Would this be suitable to

nurture female employees to decision-making positions and expand the sector? These questions among others call for empirical solutions.

Research Questions

1 How relevant is networking to the process of female entrepreneurs' organisational decision-making? participation in

2 Of what significance is mentoring to the participation of female entrepreneurs in organisational decision-making?
3 To what extent would a peaceful home and spousal understanding influence female entrepreneurs' career?
4 What is the organisational decision-making style of middle level

female entrepreneurs?

Methodology

Methodology In answering the research questions of this study, qualitative research design was adopted through interview; this enables the researcher to understand the creative and social phenomena from the respondents' perspective. A purposive sampling method was employed to select twenty-two respondents which were basically female directors and managers from the restaurants/events planning centres, home lesson/adult education centres, cyber café and informal daily money collectors- the directors/managers of restaurants/event planning centres form the majority of the population of the study 10 (45.5%). The directors/managers of home lessons/adult education centres are 5 (22.7%), that of cyber café too were also 5 (22.7%) while the directors/managers of mobile banks are 2 (9.1%). The study observed that the directors/managers are initiators of the entrepreneurial outfit. Their ages the directors/managers are initiators of the entrepreneurial outfit. Their ages ranged mostly between 25 and 35 years with a few above 45.See Table I at the end of the paper.

The respondents were graduates of universities and polytechnics across the country. Fourteen (63.6%) of them were university graduates in which eight (36.4%) of them read Education, two (9.1%) finished from the Faculty of Social Sciences and two (9.1%) of them also read Pure Sciences. The remaining eight (36.4%) read Computer Science from the Polytechnic. The marital status of the respondent is as follows: 12 (54.5%) were

married, 4 (18.2%) were separated from their spouses while 6 (27.3%) were single. Sixteen (16) of them had children 8 (34.4%) had four children, 5 (22.7%) had three, 1 (4.5%) had two children, 2 (9.1%) had one child each while 6 (27.3%) had non. 15 (68.2%) of them were Christians, 5 (22.7%) were Muslims while 2 (9.1%) were traditionalists. See Table II at the end of the paper.

Analysis of Findings and Discussion. **Research Question 1:**

Research Question 1: How relevant is networking to the process of female entrepreneurs' participation in organisational decision-making? All the respondents agreed that they share both formal and informal news among themselves as they operate daily. Information is passed interchangeably among the respondents in churches, mosques and at their trade association meetings that hold fortnightly. On avenues for information sharing among entrepreneurs. 68.2% said networking and information are passed in churches, (22.7%) in mosques; only 9.1% said their religious centres are not meant for sharing business information but all the respondents meet fortnightly at their trade association centres to pass information relating to their businesses (See Figure 2 at the end of the paper). For instance, the daily money collectors discovered that some of their paper). For instance, the daily money collectors discovered that some of their customers like borrowing money and defaulting by cunningly crossing to others. The lenders curtail this situation by passing information of such customers to each other and assisting in collecting the default back from them. These agree with Schein, (1994), Alese (2011) & Hubrath, (2013). Networking, formal and informal information take care of each other's interpate and maintain power. interests and maintain power.

Research Question 2

Research Question 2 Of what significance is mentoring to the participation of female entrepreneurs in organisational decision-making? The following responses were elicited from respondents: All respondents attested to the fact that mentoring is salient in organisational decision-making as they all had mentors. 8 (36.4%) were of the view that their mothers influenced them most, 10 (45.4%) said they were most influenced by their superiors on the job while 2(9.1%) said they were most influenced by their fathers and 2 (9.1%) by their spouses (See Figure 3 at the end of the paper). The result above agrees with (Sullivan, 1992; Mc Call et al, 1998; Ragins & Cotton,1999; Marley et al, 2005; Payne, 2006; Bryant-Shanklin & Brumage, 2011; Adepoju, Olaseni & Oti 2013). All of these point to the fact that mentoring is a career enhancing function and a psychosocial factor involving a mentor as a role model and friend.

Research Question 3

To what extent would a peaceful home and spousal understanding influence female entrepreneurs' career? In response to this 9 (40.9%) of the married respondents immediately became very enthusiastic. All the nine said they owe the pace of their career to their spouses. They have accommodating husbands that do not see

household chores and the care of children as that of females alone. This further confirms (Dreher & Ash 1990 & Oti, 2013). 3 (13.6%) of these confided that they are only patching things up. One of them responded thus:

confided that they are only patching things up. One of them responded thus: You see auntie, up till the present, most Nigerian men still believe in gender stereotypes and our social norms. I particularly need to be more than 'ten' women together otherwise, I would not have been able to achieve this. If not for the fact that a divorced woman is treated as an outcast in our society by now I would have divorced this man.

The 4 (18.1%) respondents that are separated from their spouses had similar experiences of non understanding partners. One of them vehemently vowed never to remarry.

Madam, you have a way of putting your question across otherwise; I would not have answered you. Are you not a Nigerian? You know there are several men out there who want to satisfy their selfish ends in the name of marring a woman. Mine is such that has no job as a university graduate but eats and drink out of my daily sweat without helping me with the care of our two girls and whose extended family also expect me to bear their responsibilities. I couldn't bear this any longer as I could not save a dime so, I decided to be on my own and see now, I own a car which would have been difficult if we had still been together.

difficult if we had still been together. This is a confirmation of (Noe, 1988 & Oti, 2013). The 6(27.4%) single ladies among the respondents opined that they want their career to reach a greater height before considering marriage (See **Figure 4** at the end of the paper). They said majority of the African men will run after you when they know that you are making it; feigning love, once they get you, they and their families will pull you down if you are not careful. One of them said age is not going to stand as a barrier in her career path. She knows when a loving and caring man approaches and then she will give in.

Research Question 4

What is the organisational decision-making style of middle level female entrepreneurs? 20(90.9%) said they believe and utilise transformative decision-making style while 2 (9.1%) said they do not utilise transformative decision-making style totally (See **Figure 5** at the end of the paper). It is important to note here that respondents managing restaurants/events planning centres, cyber café directors, home lesson/adult education centres utilise transformative decision-making style while only the two managers of the informal daily money collectors (mobile banks) do not adopt transformative decision-making totally. These respondents have their reasons.

The respondents operating transformative decision-making style opined that:

We operated transformative decision-making style because we discovered that it is the best that works for us. Opinions are sought from every one of us because we are a team working together for the progress of our organisation. There are family members among us and majority of us have known each other from school.

Another said, 'madam do you know the reason why things are not working in our public organisation in Nigeria? It is because people tend to hide things from each other due to selfishness. When a boss is transparent and carries people along in decisions affecting the organisation, workers will know that if the company packs up due to mismanagement of any sort; all of them are in trouble. Even you cannot be autocratic in restaurants and event planning because it demands creativity and ingenuity at all times. You must be ready to impress your clients otherwise, you will not have good patronage and tell me, who is an embodiment of knowledge? So you must bring all heads together

These are in support of Gregorry, Gregorry & Oscan, (1994), Rosener & Bancroft (1995), Amartya Sen, Miller & Stiver (1997), Ajaja & Budd (2004), Shields (2012) & Patrick (2013). **See Figure 5** at the end of the paper showing the percentage of female manager entrepreneurs utilising transformative decision-making style.

Conclusion and Recommendations

The study discovered that female entrepreneurs utilise a different approach in organisational decision-making that is, majority of them operate by the indices of transformative leadership style. Perhaps because of the familiar relationship among them or the situation in which they find themselves; however, it was discovered that this style promotes development among them. Mentoring and networking are salient factors for the success of running their organisations. Perhaps more success would have been recorded in the sector but for gender stereotypes and socio-cultural norms which still pervade the Nigerian society regardless of the level of education. It is therefore, recommended that formal and informal institutions should be put in place for continued sensitisation of the people against gender stereotypes and norms that do not respect gender equality. Female entrepreneurs that have reached leadership heights should continue to mentor and promote prompt information dissemination at all level of entrepreneurial activity. Organisations should create an environment for transformative style of decision-making as this will promote decent work and a healthy society.

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Appendix

Table I: Showing age range of respondents

Age	25-30	31-35	45+	Total
No	16	4	2	22
%	72.7	18.2	9.1	100

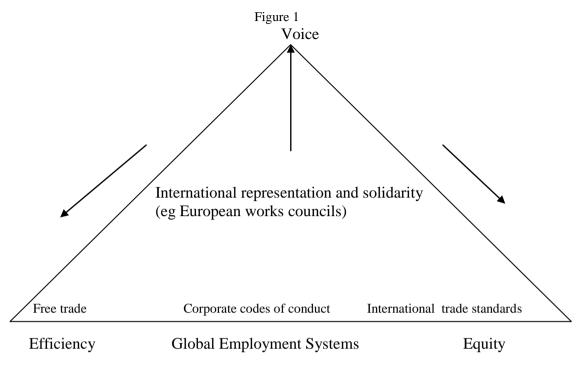
No of years	20-16	15-11	10-6	5-1	Total
Ranking	3	4	7	8	22
Score	13.6%	18.2%	31.8%	36.4%	100%

Table II: Showing years of astablishmont/sorvice

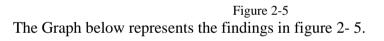
Educational qualification	University	Polytechnics	Total
Ranking	16	8	22
Score	63.6%	36.4%	100%

Table III: Showing the educational qualification of respondents

Table II shows that the number of the practicing entrepreneurs increased ten years ago 15 (68.2%) while 7 (31.8%) had a good wealth of experience. The average working hours of the respondents was difficult to quantify. All of them worked long hours except the respondents involved in informal daily money collection (mobile banks) and adult education centres who do not work on Sundays at all. Those running restaurants and events centres work on Sundays; depending on their clients and situation.



Adapted from Budd (2004) p.6



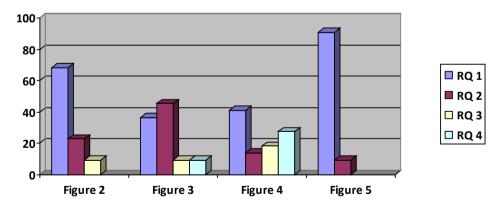




Image 1: Researcher assisting during an adult literacy class.



Image 2: Researcher with respondents during an an Interview.



Image 3: A typical decoration made for event by respondents.



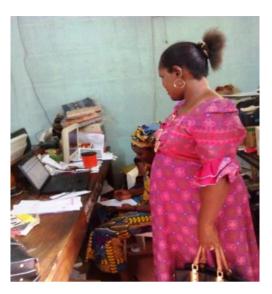


Image 4: Researcher during an interview with a respondents.



Image 5: Handiwork of mentees, evidence of good mentoring.