The Perception of Technological Entrepreneurship among the Working Class Women Entrepreneurs in Lagos State

David, J. O. (M.Sc.), Ajani, J. O. (M.Sc.), Alabi, F. A. (M.Sc.), & Sanda, M. O. (B.Sc.)

Department of Business Administration,

Bowen University, Iwo, Nigeria

joseph.david@bowenuniversity.edu.ng, ajanijohn@yahoo.com, falabious@yahoo.com, maria22sanda@yahoo.com.

Abstract

This study specifically investigated the perception of technological entrepreneurship amongst women entrepreneurs in Lagos State. This study also investigated the factors influencing the perception of women entrepreneurs as well as how their perception influences their involvement. In addition, this study suggested ways that the involvement of women entrepreneurs can be improved in technological entrepreneurship. The population of the study was purposively estimated as 400 out of which 300 was purposively sampled through simple random sampling technique. A total of 214 responses were received from the questionnaire administered online. The data collected was analysed using mean, percentages and correlation analysis. The findings from this research study revealed that women entrepreneurs have the perception that they have the knowledge, skills (mean=4.59), core competence (mean=4.80), positive contribution needed in technological entrepreneurs (mean=4.80). It also discovered that women entrepreneurs are willing to be technological entrepreneurs if given adequate finance from financial institutions (mean=4.71), governmental support (mean=4.70), societal support (mean=4.83), workshops for training and skills development (mean=4.81). Therefore women entrepreneurs should be given financial support, societal support, workshops for training and skills development in order to improve their involvement in technological entrepreneurship.

Key Word: Perception, Entrepreneurship, Women entrepreneurs, Technological entrepreneurship.

Introduction

In developing countries like Nigeria, Women entrepreneurship is an avenue for diverse inventions, job creation and economic development (Odebrecht, 2013). Nevertheless, there are different limitations on women and the capacity of women to rise in business. These include poor access to market information, technology, finance, poor linkages with support services and unfavourable policy and regulatory environment (De Groot, 2001).

The evolution of women-owned businesses is promising but the size of such businesses remain small in terms of proceeds and number of employees, especially when compared to male-owned businesses. One reason for this is that women-owned businesses (Women Entrepreneurship) is concentrated in the retail and service industries where businesses are relatively smaller in terms of employment and revenue as opposed to high technology, construction and manufacturing (Anna, Chandler, Jansen & Mero, 1996). It has been pointed out for a long time that women workers have often been clustered in different occupations to their male counterparts. The labour market is sex-segregated and so is knowledge, thus the capability to start a successful business is limited. The more women have access to knowledge during their salaried career, the higher the probability to set up a business that is

related to their professional experience (Shaw, Carter & Brierton, 2001). According to Carter, Gartner, Shaver and Gatewood (2003) as cited by Alzahrani (2014), women entrepreneur are discouraged to join technological entrepreneurship for various reasons. Women are more interested in start-up businesses that are non-technological because they have experience in those areas. According to Scott (2000) as cited by Alzahrani (2014), previous work experience helps women to build their confidence and business network necessary to start up their own businesses.

According to Soetan (1995) as published by Aderemi et al., (2008), both formal and informal economic activities are common in the South-West of Nigeria. Informal economic activities in Nigeria embrace a broad range of small-scale, self-employment activities which could either be technological or non-technological (which already has a large number of womenowned businesses). She also mentioned that large numbers of women are involved in informal economic activities but their contribution to value added is not included in national accounts. Women entrepreneurship in Nigeria is common in the informal economic activities but they seem to be invisible, along with their contributions and needs. She stated that despite government intervention aimed at reaching small-scale entrepreneurs, women are not considered for assistance and a major reason for this is that most of the enterprises women engage in non-technological activities such as petty trading, dressmaking, hairdressing, catering, and bead- making which fall outside the Census of Production Surveys. These surveys normally include enterprises employing 10 or more people (Soetan, 1995 as published by Aderemi et al., 2008). In addition, people who engage in these activities can be classified as non-technological entrepreneurs.

There is a stereotype of technological entrepreneurship like agricultural production, mining and quarrying, manufacturing, building and construction, furniture making, welding and iron works, being for men while the non-technological entrepreneurship is for women. According to Woldie and Adersua (2004) as cited by Adesua-Lincoln (2011), the promotion of women in Nigeria is disappointing, and their contribution overlooked as a result of the systematic neglect by society as a whole. In addition, their participation and role within the wider entrepreneurial setting is constantly undermined, resulting in the gross underestimation of women's socio- economic contribution to the economy and under- utilization of women's tremendous potentials. Women who are interested in "male jobs" are questioned as to whether they have the brains or stamina to perform (Hansen, 2001). Stereotypical perceptions promote the idea that men have confidence and aggressiveness that allow them to take necessary risks and be successful in high technology business careers (Gupta, Turban, Wasti, & Sikdar, 2009 as cited by Alzahrani, 2014). He further cited Thompson (1999) who opined that the common stereotype is that "entrepreneurs are regarded as businessmen rather than women"

Statement of Problem

Nigeria's increasing population, drop of food resources and increasing need of the country to supply food has caused research in technological entrepreneurship about product development and technology entrepreneurship process (Dominic, Oluwatoyin & Fagbeniyi, 2016). Although, women entrepreneurship is gaining increasing attention globally, it seems women are discouraged to get involved in technological entrepreneurship (Aderemi et al., 2008). The population of women in Nigeria is higher than men but they are yet underrepresented in technological entrepreneurship (Adichie, 2012). According to Aderemi et al., (2008) Nigerian women set up more non-technological (petty trading, dressmaking, hairdressing, catering, bead making) than technological businesses (agricultural production,

mining and quarrying, manufacturing, building and construction, furniture making, welding and iron works). Women might have as much potential as men to be involved in technological entrepreneurship and may not necessarily have to depend on men to do it all.

Scope of the Study

This study focused on the perception of technological entrepreneurship amongst women entrepreneurs who are not into technological entrepreneur in Lagos State. These women entrepreneurs are those within the purposive age of 18 - 55 years of age. It investigated the factors that influence their perception and how their perception influences their involvement and what ways the involvement of women in technological entrepreneurship can be improved. For the purpose of this research work, attention will be given to agricultural production activities in technological entrepreneurship.

Definition of Terms

Entrepreneurship: Entrepreneurship is the process of starting up a business in other to provide goods (rulers, chairs, wrist-watches, phones, cars) and services (catering, hairdressing), employ labour and make profit. Entrepreneurship can either be a technological entrepreneurship or Non-technological entrepreneurship.

Women Entrepreneurs: Women entrepreneurs are the female genders involved in activities of production of goods and services as their personal owned business for the purpose of employing labour and making profit and have worked as salary earners prior to establishing their own business.

Technological Entrepreneurship: Technological entrepreneurship is the process of starting up a business that requires the use of machines and high skill in production of goods and services. For example, agricultural production, mining and quarrying, manufacturing, building and construction, furniture making, welding and iron works etc.

Non-Technological Entrepreneurship: Non-technological entrepreneurship is the process of starting up a business that does not require the use of machines in production of goods and services, instead requires manual operations and low or semi-skill. For example, Hairdressing, catering, bead making etc.

Perception: Perception is the belief, opinion, feeling, mind-set women entrepreneurs in Lagos State that are into non-technological entrepreneurship have about technological entrepreneurship based on how things seem.

Literature Review

Technological Entrepreneurship

An entrepreneur is someone who accelerates the economic growth by creating innovative products (Alzahrani, 2014). He further stated that many articles fail to differentiate between technological and non-technological entrepreneurship. Technological entrepreneurs provide things for sale or use that solve a current customer problem while non-technology entrepreneurs satisfy themselves by selling existing products and services (Scott, 2000 as cited by Alzahrani, 2014). Aderemi et al., (2008) cited Dorf and Byers (2005) who defined technological entrepreneurship as a form of business leadership that involves identification of high technology intensive marketable opportunities, compilation of resources such as talent and capital as well as managing quick growth and important risk using ethical skills in making decisions. They also stated that technological entrepreneurship is required to make

full use of the existing scientific and technological information, understanding or skill gotten from experience or education to meet market demands, thereby causing increased production rate and international competition. According to Bailetti (2012), Technological entrepreneurship is an investment in a project that assembles and deploys specialized individuals and heterogeneous assets that are intricately related to advances in scientific and technological knowledge for the purpose of creating and capturing value for a firm.

Women's Perception of Technological Entrepreneurship

According to Warren- Smith and Jackson (2004) as cited by Roper and Scott (2009), women are left to face a series of challenges when engaging with entrepreneurship consequential to the financial system and advice being vigorously oriented towards men. Women are faced with the challenge to raise finance for their business. Women perceiving financial obstacles to start-up business might be demoralized from requesting finance as Kon and Storey (2003) suggested, because of a belief that their application will be rejected. According to Berg and Englund (2015), women have higher panic of failure than men and lower ability and chance of perceptions for entrepreneurship. They also mentioned in their research work that findings show a strong link between the perception of women and their involvement in technological entrepreneurship. In addition, they stated that in order to encourage women, there is importance of training and education for skills development and confidence building among women to change their perception and believe of themselves.

Hill, Leitch and Harrison (2006) as cited by Roper and Scott (2009) suggested that women's more negative perception might be linked to a view that bankers regard women entrepreneurs as less credible. Women's experiences in the past of requesting for money or even personal banking could also discourage them from requesting for further finance.

According to Adesua-Lincoln (2011), she interviewed some women entrepreneurs on access to finance and perceived barriers in raising initial start-up finance observed and some of the responses were:

"Many Nigerian women do not have assets to secure a loan and even if they do, they are scared to risk it, banks manipulate figures. The risk is too great and the interest rate is too high, it keeps jumping".

"Banks will not give you any funds to start a business, because of the high risk involve, they will only lend you money if you are established and well known to them, irrespective of gender. There is no gender in financing, a man or a woman with no assets or standing in the society is treated the same by Nigerian banks".

"If you do not have a house and property in a choice area that is the end, where do they expect many of us to get such, if we have properties in those area then we are rich and do not need the bank".

Women have the perception that they need financial stability to be able to start-up a company (Lindh & Ohlsson, 1996 as cited by Alzahrani 2014). He further cited Cabral and Mata (2003) stating that there is a belief that being financially stability while commencing a high-technology company guarantees wealth in the future and it is estimated that lower income people struggle to set up businesses, especially in the high-technology field.

According to Berg and Englund (2015), Women have the perception that they need to make more sacrifices being an entrepreneur than men in balancing business and family because it is a usual and general view that unpaid household work should be performed by women. However, they do not perceive this to be unjust, but instead a duty of women to be with the children and take care of household works.

According to Thebaud (2010) as cited by Berg and Englund (2015), gender norms in the society affect women's perception of themselves and their role in the society. Therefore, the way the society acts towards women affects their perception and confidence on technological entrepreneurship in their society.

Benefits of Technological Entrepreneurship

According to International Labour Organization (2008), technological knowledge and techniques are evolving and bridging geographical distances (for example with e-learning and e-commerce). They also mentioned in the article that practical advances often lead to broad usage, which in turn lessens production costs for the end-users and makes technologies more accessible. They further noted that accessibility to technology has greatly improved productivity in developed countries e.g. United States of America, and in developing countries, even low-tech innovations have spawned high-impact reductions in work burdens e.g. The "Mabati movement" in Kenya during the 1960s for example turned simple tin roofs into rain water collectors, saving countless hours of water hauling and providing a commodity that could help raise livestock, improve garden yields or be sold to others (International Labour Organization, 2008).

Factors Influencing the Choice of Entrepreneurship

According to Aderemi et al., (2008), the factors affecting the choice of entrepreneurship has been a well-researched area by scholars for several years and some of these factors signified by former researches are professional background. Entrepreneurial capabilities and preferences, cultural and religious beliefs, gender, age, marital status, funds, government support, educational background

Challenges of Women Entrepreneurship

According to Dolles and Babo (2013) as published by Berg and Englund (2015), developing countries e.g. Nigeria face diverse challenges in terms of entrepreneurship than developed countries e.g. United States of America because in developing countries, integrated finance is still deficient and often lack political stability. They also cited Hung, Orhan, Xiaowei and Gok (2011) in the same publication reporting that challenges generally in developing countries include unstable and highly bureaucratic business environments, complicated business regulations and taxation systems, poorly designed and enforced contract and property laws, inadequate infrastructure, poor policies, limited access to capital, corruption and lack of managerial experiences. Other challenges mentioned in this publication include family support, lack of time, confidence in own capabilities, society's perception, culture and traditions, being taken serious, limited access to technology, finding and retaining skilled employees.

Perception

Perception is the way people think about or understand someone or something (Merriam-Webster dictionary). Perception is the process through which people select, organize and interpret what they see, hear, touch, smell and taste to give meaning and order to the world around them (Schiffmann, 1990 cited in Jones & George, 2008 as published by Oriarewo, Chukwujioke & Aondoseer, 2013).

Perception according to Rollinson (2008) as cited by Oriarewo et al., (2013) is a mental process encompassing the picking, arrangement, structuring and clarification of facts in order to make conclusions and make meaning out of the data available. Perceptions of entrepreneurship are very important and set the idea for becoming an entrepreneur long

before an individual actually makes the decision to become an entrepreneur (Kruegar & Brazeal 1994 cited in Brijlal, 2011 as published by Oriarewo et al., 2013).

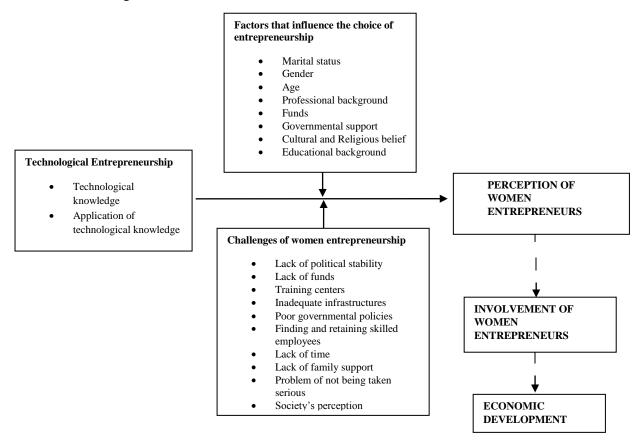
Schumpeter Theory of Innovation (1934)

Schumpeter suggested an intensive view of entrepreneurship depicting the entrepreneur as principal in economic development whose special purpose is to innovate by replacing the production operations with newer and more efficient ones (Smith & Chimucheka, 2014). Schumpeter's entrepreneur is an innovator who brings about change through new technological processes or products (Deakins & Freel, 2009 as cited by Smith & Chimucheka, 2014). Schumpeter's view was different because he had belief that few people have the uncommon skill to make superior things. According to Ahwireng-Obeng (2006) as cited by Smith and Chimucheka (2014), Schumpeter's entrepreneur had the following attributes:

Feminist Theory

According to Welter, Brush and Bruin (2014), feminist theory is declared on the assumption that gender is not merely basic in the makeup of society, but that this process is a drawback for women. Welter et al., (2014) noted Calás, Smircich, and Bourne (2009) mentioning that a primary goal of feminist scholars is to find an end to this situation and in achieving this goal, several researches has been devoted to women entrepreneurship, documenting differences between male and female entrepreneurs and their ventures—and the challenges faced by women business owners in particular (as noted by Greene, Brush, & Gatewood, 2006 & James, 2012).

Schematic Diagram Showing the Relationship between Technological Entrepreneurship and Women Entrepreneurs



Source: Researchers design (2017); modification of Aderemi et al., (2008), International Labour Organization (2008), Berg and Englund (2015).

Methodology

Survey research was used for this study. This method of research was used because it focuses on population. It studies the whole population by selecting samples from which inferences about the population can be drawn. The study focused purposively on women entrepreneurs in Lagos State who are into businesses like tailoring, hairdressing, catering, retailing of clothes, food stuffs etc. The total population size of people in Lagos state is about 9,013,534. The total population of women entrepreneurs in Lagos State is about 1,399,430. Purposively for this study, 400 women entrepreneurs were selected for questionnaire administration based on their availability and readiness to participate. The data collected was analysed with the use of both descriptive and inferential statistics.

Analysis and Interpretations

Perception of Technological Entrepreneurship amongst Women Entrepreneurs

Table 1 shows eight perceptions of technological entrepreneurship amongst the women entrepreneurs. Majority of the women entrepreneurs agreed with all the perceptions of technological entrepreneurship. Using acceptance region between 3.5-5, women entrepreneurs perceive high technology (4.47), use of machine (4.40), high technological knowledge (4.46), application of technological knowledge (4.54), agricultural production (4.31), involves mining, iron works etc. (4.27), having the knowledge and skills (4.59) and having the ability to apply technological knowledge (4.68).

Table 1

Variables	SA	A	D	SD	UN	Mean	Rating
High technology	121(56.5%)	80(37.4%)	9(4.2%)	0(0%)	4(1.9%)	4.47	SA
Use of machine	119(55.6%)	74(34.6%)	13(6.1%)	3(1.4%)	5(2.3%)	4.40	A
High technological knowledge	123(57.5%)	73(34.1%)	14(6.5%)	2(0.9%)	2(0.9%)	4.46	SA
Application of technological knowledge	134(62.6%)	71(33.2%)	3(1.4%)	3(1.4%)	3(1.4%)	4.54	SA
Agricultural production	109(50.9%)	80(37.4%)	12(5.6%)	8(3.7%)	5(2.3%)	4.31	A
Involves mining, iron works etc.	111(51.9%)	77(36%)	9(4.2%)	6(2.8%)	11(5.1%)	4.27	A
Women have knowledge and skills	157(73.4%)	42(19.6%)	2(0.9%)	11(5.1%)	2(0.9%)	4.59	SA
Ability to apply technological knowledge	167(78%)	35(16.4%)	2(0.9%)	10(4.7%)	0(0%)	4.68	SA

Source: Field Survey, 2017

Factors that Influence the Perception of Technological Entrepreneurship amongst women Entrepreneurs in Lagos State

Table 2 shows six factors that influence the perception of technological entrepreneurship amongst women entrepreneurs. Using acceptance region between 3.5 -5, majority of the women entrepreneurs agreed on financial factor (4.44), societal expectation (3.78), cultural

and religious beliefs (4.38). Majority of the women entrepreneurs disagreed on governmental financial assistance (2.44), financial institutions (2.64), and family factor (2.29).

Table 2

Variables	SA	A	D	SD	UN	Mean	Rating
Financial factors	137(64%)	56(26.2%)	7(3.3%)	6(2.8%)	8(3.7%)	4.44	A
Government financial assistance	15(7%)	28(13.1%)	12(5.6%)	141(65.9%)	18(8.4%)	2.44	SD
Financial Institutions	18(8.4%)	38(17.8%)	17(7.9%)	130(60.7%)	11(5.1%)	2.64	D
Family factors	8(3.7%)	13(6.1%)	15(7%)	175(81.8%)	3(1.4%)	2.29	SD
Societal expectation	26(12.1%)	150(70.1%)	10(4.7%)	20(9.3%)	8(3.7%)	3.78	A
Cultural and religious beliefs	137(64%)	46(21.5%)	12(5.6%)	13(6.1%)	6(2.8%)	4.38	A

Source: Field Survey, 2017

Ways by which Perception of Technological Entrepreneurship amongst Women Entrepreneurs in Lagos State Influences their Involvement

Table 3 shows four ways the perception of technological entrepreneurship amongst women entrepreneurs can influence their involvement. Majority of the women entrepreneurs agreed on the 4 ways in the table. Using acceptance region 3.5 - 5, women entrepreneurs agreed on adequate finance (4.78), governmental support (4.77), core competence (4.80) and positive contribution (4.80).

Table 3

Variables	SA	A	D	SD	UN	Mean	Rating
Adequate finance	176(82.2%)	34(15.9%)	1(0.5%)	0(0%)	3(1.4%)	4.78	SA
Governmental support	174(81.3%)	36(16.8%)	1(0.5%)	0(0%)	3(1.4%)	4.77	SA
Core competence	179(83.6%)	32(15%)	1(0.5%)	0(0%)	2(0.9%)	4.80	SA
Positive contribution	179(83.6%)	31(14.5%)	3(1.4%)	0(0%)	1(0.5%)	4.80	SA

Source: Field Survey, 2017

Ways by which Involvement of Women in Technological Entrepreneurship can be improved in Lagos State

Table 4 shows four ways that the involvement of women in technological entrepreneurship can be improved in Lagos State. Majority of the women agreed on the 4 suggested ways. Using acceptance region between 3.5 - 5, majority of the women entrepreneurs agreed on financial support (4.71), government incentives (4.70), skills development (4.81), and societal support (4.83).

Ta	hl	6	4
14	w	•	-

Variables	SA	A	D	SD	UN	Mean	Rating
Financial support	164(76.6%)	45(21%)	1(0.5%)	2(0.9%)	2(0.9%)	4.71	SA
Government incentives	164(76.6%)	44(20.6%)	1(0.5%)	2(0.9%)	3(1.4%)	4.70	SA
Skills development	184(86%)	26(12.1%)	0(0%)	2(0.9%)	2(0.9%)	4.81	SA
Societal support	182(85%)	30(14%)	1(0.5%)	0(0%)	1(0.5%)	4.83	SA

Source: Field Survey, 2017

Spearman's Rank Correlation

In table 5, the data was tested using spearman rank correlation and the result showed that there is a relationship between the perceptions of technological entrepreneurship and the involvement of women in entrepreneurship. The correlation coefficient is 48.6% and the p value is 0.000 (p<0.05).

Table 5

Table 5					
				Perception of technological	in
				entrepreneurs	entrepreneurs
				hip	hip
Spearman's rho	Perception technological	of	Correlation Coefficient	1.000	.486**
	entrepreneurship		Sig. (2-tailed)		.000
			N	214	214
	Involvement entrepreneurship	in	Correlation Coefficient	.486**	1.000
			Sig. (2-tailed)	.000	
			N	214	214

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Discussion of Findings

The research study reveals that women entrepreneurs in Lagos State have the perceptions that technological entrepreneurship involves high technology, use of machine, high technological knowledge, application of technological knowledge, agricultural production, involves mining, iron works etc. They also perceive that women have the knowledge and skills to be technological entrepreneurs and the ability to apply the technological knowledge to the production of goods and services.

The research work reveals that women entrepreneurs perceive technological entrepreneurship as requiring more financial capital but they do not perceive financial assistance available from the government, banks and other financial institutions for women entrepreneurs to be involved in technological entrepreneurship. Although, women entrepreneurs do not perceive that married women cannot be technological entrepreneurs but they perceive societal expectations is that women should not be technological entrepreneurs. They also perceive culture and religious beliefs as restricting women from technological entrepreneurship.

The perception of technological entrepreneurship amongst women entrepreneurs influences their involvement based on the response that if given adequate finance and governmental support, women have core competence to thrive in technological entrepreneurship and also have positive contributions to make to the field.

The involvement of women entrepreneurs in technological entrepreneurship can be improved in Lagos State through financial support, government incentives, skills development, and societal support.

Conclusion

This research work hereby concludes that although women entrepreneurs have the perception that technological entrepreneurship involves high technology, use of machine in production of goods and services, high technological knowledge and application of this knowledge; they also perceive that they have the knowledge, skills and capability to apply the knowledge to the production of goods and services. In addition, women entrepreneurs have the perception that they have core competence to thrive as well as positive contributions to make in technological entrepreneurship if given financial support, societal support and workshops for training and skills development.

References

- Aderemi, H.O. Ilori, M.O. Siyanbola, W.O. Adegbite, S.A. Abereijo, I.O. (2008). An assessment of the choice and performance of women entrepreneurs in technological and non-technological enterprises in southwestern, Nigeria, *African Journal of Business Management*, 2(10), 165-176.
- Adesua-Lincoln, A. (2011). Assessing Nigerian female entrepreneur's access to finance for business start-up and growth, *African Journal of Business Management*, 5(13), 5348 5355.
- Alzahrani, A. (2014). *How High-technology Female Entrepreneurs Perceive and Overcome Startup Challenges*. Unpublished master's thesis, Ontario: Carleton University.
- Anna, A.L. Chandler, G.N. Jansen, E. & Mero, N.P. (1996). Women Business Owners in Traditional and Non-Traditional Industries, *Journal of Business Venturing*, 15(3), 279-303.
- Bailetti, T. (2012). Technology Entrepreneurship: Overview, Definition, and Distinctive Aspects, *Technology Innovation Management Review*, 2, 5-12.
- Berg,S. Englund,M. (2015). Female Entrepreneurship in China: A comparative study of challenges between female and male entrepreneurs in China. Unpublished master's thesis, Sweden: University of Gothenburg.
- Dominic A. Oluwatoyin, M. A. Fagbeniyi, F.F. (2016). The Determinants of Population Growth in Nigeria: A Co-Integration Approach, *The International Journal Of Humanities & Social Studies*, 4 (11), 38-44.
- International Labour Organization. (2008). Skills and entrepreneurship: Bridging the technology and gender divide.
- Nigerian Infopedia Website retrieved from http://www.nigerianinfopedia.com/official-list-local-government-areas-lagos-population/ on 25 Feb, 2017.
- Odebrecht, C.N. (2013). Women, Entrepreneurship and the Opportunity to Promote development and Business, *The 2013 Brookings Blum roundtable Policy Briefs*, 31-39.
- Oriarewo,G.O. Chukwujioke,K.C. Aondoseer,A.A. (2013). Entrepreneurial Perceptions and Knowledge among Graduates of Nigerian Universities, *International Journal of Scientific and Research Publications*, 3(6), 1-8.
- Shaw, E. Carter, S. Brierton, J. (2001). Unequal Entrepreneurs: Why Female Enterprise Is an

- Uphill Business. London: Industrial Society.
- SMEDAN and National Bureau of Statistics Collaborative Survey: Selected Findings (2013) retrieved from
 - http://nigerianstat.gov.ng/pdfuploads/SMEDAN%202013_Selected%20Tables.pdf on 12 June 2017.
- Smith, W. Chimucheka, T. (2014). Entrepreneurship, Economic Growth and Entrepreneurship Theories, *Mediterranean Journal of Social Sciences*, 5(14), 160-168.
- Welter, F. Brush, C. Bruin, A. (2014). The Gendering Of Entrepreneurship Context, *International Journal of Gender and Entrepreneurship*, 1(1), 8-24.