Entrepreneurship, Male-Female Dichotomy: Evidence from Nigeria

Abiola Idowu Ladoke Akintola University of Technology, Ogbomoso

This paper studies the impact of changes in perspectives regarding male entrepreneurs in femaledominated sectors of the society. Two trades which hitherto were believed to be absolutely preserved women occupation (hair braiding and bean cakes/buns frying) were considered. The study was carried out using both personal observation and distribution of questionnaire to respondents. The data gathered were tested and the results revealed that males who are engaged in FRB do so in order to be gainfully employed and the male entrepreneurs in the women sectors actually earned income which reduced unemployment, and also helped in increased standard of their living. They were actually competing favourably with their female counterparts and are becoming accepted in the society as their services (hair braiding) were sought after even much more than those of the females. The paper also discusses the benefits associated with the change in role and what the society stands to gain in the nearest future.

INTRODUCTION

Men invasion into women field of trade that could have been regarded as taboos in the society some three decades ago look so ordinary now after initial shock on people's sense of morality. For sometimes men in Nigeria watched with amazement as women began to venture into male dominated field of work. Women started learning auto repair and establishing mechanic workshops; becoming commercial motor drivers, shoe cobblers and at the same time establishing meat shops.

From the look of things, men in Nigeria did not set out to break all the rules governing gender roles, but one thing led to another in this issue of change/innovation. Some found themselves in female dominated profession by reason of family business, interest in ways it was being carried out by the various women entrepreneurs; curiosity; prolonged unemployment, while others decided to fill existing gap created by the female entrepreneurs. According to Coker (2010), some young men are making waves by shifting their focus on traditionally preserved women trades. For sometimes, young men who were interested in the line of women-owned businesses felt the social stigma that prevented/deterred them from starting the business however; the success stories of some young men outside the country who had ventured into female related business (FRB) like Segun-Gele in Houston Texas USA spurred some of them to lunch forward. This is in essence a paradigm shift from looking for white collar jobs after coming out of college to carving a niche for themselves as much as possible even from an unexpected profession.

There is no doubt that breaking the rules to create employment for themselves made it imperative that we are on the brink of a change in income generation potential of young men that will transform the entire economy and put paid to "old work model" with men increasingly populating women profession. It is not uncommon to hear young college students advising one another to study "marketable courses" at the university, this goes a long way to show that there are symbolic shift of interest for young Nigerian male toward entrepreneurial activities. Most graduates of Engineering, Medicine, Agriculture, and Architecture enrolling to study MBA in anticipation of establishing their own business. This is in consonance with Nwachukwu (1990) ascension that, our society, our norms and culture, the government and its institutions, are very permissible of entrepreneurial growth and development. He further stated that the government faced with economic recession, high inflation, unemployment, and dwindling resources appears poised to encourage and nurture entrepreneurship. Consequently to examine this, the following research questions become very central in this study. Firstly, what are the likely social implications for the Nigerian society when men decide to go into female enterprises? Secondly, what are the economic benefits derivable from male involvement in female dominated enterprises in Nigeria? And thirdly, why this sudden interest in this line of businesses by men? It is against the background of these questions that this study aims at providing the relevant data necessary for paving ways for more men who may want to adopt female related businesses.

CONCEPTUAL FRAMEWORK

An entrepreneur is a person who assumes both the risk and the management of a business. In this manner there is a clear distinction between an entrepreneur and shareholders of a corporation who assume financial risk but do not actively participate in the day-to-day operation or management of the firm. An entrepreneur is a person who discovers previously unnoticed profit opportunities. He is someone who notices/discovers that a recent increase in college enrolment has created a profit opportunity in renovating houses and turning them into rental apartment (Mill, 2009 and Russell, 2008). There are two types of classification of entrepreneurial activities, according to Russell (2008), that is, 'lifestyle' entrepreneur and 'gazelle' (or high growth) entrepreneur. He stated that lifestyle entrepreneurs open their own businesses primarily for the non-monetary benefits associated with being their own bosses and setting their own schedules. Gazelle entrepreneurs often move from one start-up business to another, with a well-defined growth plan and exit strategy.

1	2	3	4
Identify and evaluate opportunity	Develop business plan	Determination of the resources required	Manage the enterprises

TABLE 1 THE ENTREPRENEURIAL PROCESS

- 1. It is the process by which an entrepreneur comes up with the idea for a new venture; it involves alertness to possibilities or identification of potential opportunities for filling perceived business gap.
- 2. Development of business plan involves the ability to explore identified gap (opportunities). Business plan is a necessary ingredient that gives the business a focus, it is a formal document that contains a statement of purpose, a description of the products or services to be offered, a market analysis, financial projections. And some management procedures designed to attain the firm's goals. It involves developing the opportunity and determining the resources required, obtaining this resources, and successfully managing the resulting venture. According to Stoner et al (2007), recognizing a need and having an idea of how to fill it are rarely a strong enough basis for launching a new venture, particularly if the would-be entrepreneur needs to borrow capital. Most successful entrepreneurs need to create business plan.
- 3. This is the process of determining the resources required which involve appraisal of the entrepreneur's present resources.

4. Management of resources of the enterprises involves implementing a management style and structure. A control system must be established so that any problem areas can be quickly identified and resolved.

THINGS TO CONSIDER BEFORE STARTING A BUSINESS

Decision Making: In the course of seeking for an investment opportunity, it is most likely that the entrepreneur will end up identifying more than one opportunity. If such a situation arises, then he has to take a decision on which of the opportunities he should exploit and accept. He has to evaluate all the opportunities and decide to implement only the opportunity that he has the capacity of establishing and running successfully.

Personal Interest: Interest in any endeavor is very important for the success of such endeavor. In deciding on which opportunity to exploit, the entrepreneur should make sure that he has a keen interest in that type of venture. This interest will propel him to continue to pursue the venture even when he is faced with problems in his path. In such situations, this interest will motivate him to continue in the midst of problems.

Technical Capacity: There, the entrepreneur should ask himself whether he understands and knows about the technology involved in establishing the venture. He should accept only such opportunity that he knows much about. He needs to know about the technology to be used, the production process, and the jargons and technical terms associated with the venture.

Risk Involved: Anything a man does have some element of risk (Nwokoye, 1981). In that case, there is some amount of risk involved in any decision taken or even in indecision. But the degree of risk is what the entrepreneur should be concerned about. He should ask himself whether he has the capability of absorbing the risks involved in the business. It is important that the entrepreneur takes only moderate risks. That is, he should look at the likelihood of the success of a situation and the extent to which his efforts could influence this likelihood. In addition, he should look at his capabilities, experiences, technical know-how and skills before accepting a situation.

Availability of Resources: The availability of resources is important in establishing an enterprise. In deciding on which opportunity to accept therefore, the entrepreneur should ask himself whether he has enough capital or whether he can derive enough resources from other sources to start the project. Enough capital is needed to buy fixed assets and for working capital. He should have available or expect enough money to keep the operations going for at least three months before he starts to project. As it is for capital so it is for personnel, he should make sure that there are skilled personnel to assist him in achieving his objectives. Where personnel are scarce, the entrepreneur could allow other skilled individuals to cosponsor and run the project with him. In such situations, it is important that the skills and capabilities of the co-sponsors should vary. Skills should cover such areas as finance, marketing, production and personnel management among others (Udechukwu, 2003; Familoni, 2003; and Nwachukwu, 1990,). According to Gana (1995), the entrepreneur should also make sure that the raw materials to be used are available and within reach. It is better if the raw materials are sourced locally. Technology or the machinery to be used is another resource that needs to be available. It is not enough to buy the machinery for production, it is also important that there are people that can maintain such machinery locally when it breaks down.

Profitability of the Project: The essence of entrepreneurship is for the entrepreneur to be able to contribute to economic growth. This is not possible if the entrepreneur makes no profit in the enterprise he establishes. It is from the profit that he makes that he rewards himself and other co-sponsors while the rest is re-invested in the business. When he re-invests his profit, the business grows and more people are employed. According to Graham, (2004) the entrepreneur should also make sure that the amount of profit made is commensurate to the risk involved that is, the more the risk the more the profit to be expected. At this stage the entrepreneur will be able to know if the project is profitable through realistic feasibility studies.

Potential for Growth: This goes hand in hand with profitability. If the venture is profitable there is the possibility that it will grow. Growth can be assured if enough profit is retained in the business.

Availability of Necessary Infrastructure: The entrepreneur in making his choice should take into consideration the availability of necessary infrastructure on which the project will depend for success. There should be electricity, water and telephone services. Also a suitable site which is accessible should be considered. All these are necessary for the smooth running of the enterprise.

Personal Capabilities of the Entrepreneur: The entrepreneur should consider whether he has the necessary skills, attributes, values and experiences upon which the business can be built. He has a high possibility of success in a venture where he has these capabilities.

Customer Intimacy: The entrepreneur watches out for the niches in the market, he got to know their precise needs and provides custom-made products to his customers. The entrepreneur has a detailed knowledge of the customer and is ready to do everything to satisfy the customer's needs. Prices are likely to be high since the services are personalized. According to Graham (2004), the customer is aware and accepts the price increase as compensation for the sacrifices.

Operational Excellence: This value is based on efficiency, efficacy, and cost cutting. The entrepreneur innovates by getting to the customers or end-users directly. By so doing, the products or services are made available to customers at competitive prices and with the added advantage that there are minimum purchase difficulties. Value to the customer is more readily communicated and delivered with greater pragmatism (Graham, 2004).

Product or Service Leadership: The entrepreneurs outpace competitive vendors by constantly innovating and making available at rather short intervals state-of-the-art product or services. New models render obsolete existing substitutes including even the entrepreneur's own previous products (Graham, 2004).

In choosing any of these aggressive values were also of the view that the entrepreneur should seek to provide what will satisfy the customer, keep him faithful, and insulate him from hungry or avaricious competitors.

MALE VERSUS FEMALE ENTREPRENEURS

According to Hisrich et al (2008), the characteristics of male and female entrepreneurs are generally very similar, female entrepreneurs differ in terms of motivation, business skills, and occupational backgrounds. Factors in the start-up process of a business for male and female entrepreneurs are also different, especially in such areas as support systems, sources of funds, and problems (Kepler et al, 2007). Men are more often motivated by the drive to control their own destinies, to make things happen. This drive often stems from disagreements with their bosses or a feeling that they can run things better. In contrast, women tend to be more motivated by the need for achievement arising from job frustration in not being allowed to perform and grow in their previous job situation.

He later pointed out the areas of departure between male and female entrepreneurs when it comes to starting business. Although they both generally have strong interest and experience in the area of their venture, but young male entrepreneurs in Nigeria had started delving into business they do not have previous experiences which traditionally are exclusive preserve for women. However, Oshagbemi, (1983) states that Nigeria women go into business in a variety of forms including self-employment, small and medium enterprises (SME), social entrepreneurship, cooperative and many more.

In the areas of start-up financing female entrepreneurs often depend on their personal assets or savings, whereas male entrepreneurs rely on bank loan, or personal loans in addition to personal funds. Occupationally both differ; as they tend to have experience in the field of their ventures, however, men often have experience in manufacturing, finance, or technical areas, while women entrepreneurs usually have administrative experience that is limited to the middle-management level in service related areas. While in term of personality, there are strong similarities between male and female entrepreneurs. Both tend to be energetic, goal-oriented, and independent. However, men are often more confident and less flexible than women, which can result in very different management styles (Hisrich, et al, 2008).

The background of men and women entrepreneurs tends to be similar, except that most women are a little older when they embark on their ventures. (25 to 35), and their educational backgrounds are different. Men often have studied in technical or business-related areas, whereas women frequently have a liberal arts education.

Support groups also provide a point of contrast between the two gender groups. Men usually list outside advisors, (lawyers, and accountants) as their most important supporters, with the spouse being second. Women list their spouse first, close friends second, and business associates third. Moreover, women usually heavily on a variety of sources for support and information, such as trade associations and women's groups, whereas men are not as likely to have as many outside supporters (Hisrich, et al 2008 and Hisrich, 2004).

Finally, businesses started by men and women entrepreneurs differ in terms of the nature of the venture. Whereas women are more likely to start a business in a service-related area such as retail, public relations, or educational services, men are likely to enter manufacturing, construction, of high-technology field. The result is often smaller than women-owned businesses with lower net earnings (Hisrich, et al 2008).

Characteristics	Male entrepreneurs	Female entrepreneurs		
Motivation	Achievement - strive to make things happen. Personal independence - self-image as it relates to status through their role in the corporation is unimportant.	Achievement – accomplishment of a goal. Independence – to do it alone.		
Departure point	Dissatisfaction with present job. Recognition of opportunity in the area. Discharge or layoff. Opportunity for acquisition.	Interest in and recognition of opportunity in the area. Change in personal circumstances		
Sources of funds	Personal assets and savings. Bank financing. Investors. Loans from friends and family	Personal assets and savings. Personal loans.		
Occupational background	Ready to learn new business. Competent in a variety of business functions.	Experience in area of business. Service-related occupational background.		
Personality characteristics	Opinionated and persuasive. Goal-oriented. Innovative and idealistic. High level of self- confidence. Enthusiastic and energetic. Ambitious and must be own boss.	Flexible and tolerant. Goal- oriented. Creative and realistic. Medium level of self-confidence. Enthusiastic and energetic. Ability to deal with the social and economic environment.		
Background	Age when starting venture 25-35. Father was self-employed. College educated-degree in business or technical area	Age when starting venture 25-35. Mother was self-employed. College educated-degree in liberal arts.		

TABLE 2 COMPARISON OF MALE AND FEMALE ENTREPRENEURS

Support groups	Friends, professional acquaintances (lawyers, accountants) business associates spouse.	Close friends spouse family women's professional groups trade associations	
Type of business started	Manufacturing or construction	Service related-educational	
	Consulting, or public relations.	services,	

Source: Adapted from Hisrich, R.D, et al (2008) Entrepreneurship. 7th ed, McGraw-Hill Irwin, NY, 10020, 64-67.

OBJECTIVES OF THE STUDY

The main objective of the study is to appraise the impact of male entrepreneurial involvement in female dominated enterprises in Nigeria. Other objectives are to access the social implications on the Nigerian populace; to identify the reasons associated with young male involvement in female oriented trades, and to identify the economic benefits derivable from this new phenomenon.

HYPOTHESIS OF THE STUDY

Ho₁: Male entrepreneurs in female dominated enterprises do not have any economic benefit for the country.
Ho₂: Unemployment is not significantly related to male entrepreneurial interest.

RESEARCH METHODOLOGY

The entire country was divided into three zones (North, West and East), multistage sampling was done on each zone, three state capitals were randomly selected from each zone – Lagos, Ibadan and Osogbo for the West; Benin, Enugu and Port-Harcourt for the East and Abuja, Kaduna and Jos for the North. However, Abuja (Federal Capital Territory) was purposively selected because of its status as the seat of the Federal Government. The respondents were also divided into two groups with male in female related business (FRB) being the first and female clients being the second group of respondents in the case of hair braiding, while others were sampled irrespective of gender.

In all 900 questionnaires were distributed, that is one hundred (100) per city (20 for male in FRB and 80 for other respondents). The questionnaires were distributed by the researcher with the help of six other assistants. In all 900 questionnaires were distributed, that is one hundred (100) per city (20 for male in FRB and 80 for other respondents). This can be attributed to their level of education and awareness. However, of the 720 questionnaires to other respondents only 550 were returned and this represents 76.4% of the total questionnaires distributed. This made the available data for analysis to be 730. Regression analysis was used to test the two hypotheses.

RESULTS AND DISCUSSIONS

It was instructive to learn that most male in FRB were young adults between 25-35years, which represents 77.7% of the respondents, while their clients also fall between the same age bracket 72%; except in Abuja and Lagos where the ages were between 20-35 and 36-50, which stood at 64% respectively. This revealed that male in FRB were young graduates for hair braiding and their clients are young ladies and female executives, while clients for fried bean cakes/buns were both school children and adults alike. In term of experience the male entrepreneurs that have been in business for 3-5years were in the majority (81%) and those with longer years in the business are just 19%. It was discovered that only male entrepreneurs in the bean cake/buns frying were least educated, 25% (secondary school leavers), male entrepreneurs braiding with university degree (38%) and those with Diploma certificates were in the

majority (57%) and others (5%). Of all the male entrepreneurs only 16% were actually doing family business (bean cake frying), while others went into the business on their own.

Economically, the male in FRB was believed to have relieved the country of the menace of social miscreants by being self-employed 51%, payment of kiosk and shops rates, market store levies, and taxes 16.4%, increased in standard of living 27.3% and adding value to commodity of trade was 5.5% (appendix 1).

TABLE 3				
RESULT OF REGRESSION ANALYSIS ON RELATIONSHIP BETWEEN ECONOMIC				
BENEFIT AND MALES IN FEMALE RELATED BUSINESS				

	Unstandardized Coefficients		Standardized Coefficients		
Variables	В	Std. Error	Beta	t	Sig.
(Constant)	1.344	.115		11.654	.000
Reduction in Unemployment	.155	.064	.245	2.241	.017
Increase in Standard of Living	.381	.091	.486	4.168	.000
Value Addition	.031	.057	.046	.543	.588

a. Dependent Variable: Payment of taxes

Results obtained using regression analysis indicates that reduction in incidences of unemployment (b= 0.115; t= 2.24; $p \le 0.02$) and increase in standard of living (b= 0.38; t= 4.17; $p \le 0.01$) positively predicted variation in men in FRB's contribution to the national economy. This indicates that men in FRB actually earned income which reduced unemployment, and also helped in increased standard of their living. The null hypothesis is hereby rejected.

The result for their reasons for going into the business (appendix 1) revealed that 47.8% started the business out of interest, 25% as a result of low initial capital outlay for the business, 16% were doing family business and 11% went into business as a result of unemployment.

Regression result in table 4 above for hypothesis two reveals that only one variable, participation in family business (b= $1.0 \le p0.001$) significantly predicted the interest of respondents in tackling unemployment problem. Males who are engaged in FRB do so in order to be gainfully employed and ordinarily, it is easier to enter into family business than other sources. It is therefore easier for a male to enter into his mother's business since gender may not be a constraint for children to assist their parents. They may eventually take over the business and be gainfully employed. The null hypothesis was rejected as a result of significant value of F which is 7.88 (p ≤ 0.003).

When asked whether they can encourage their siblings and friends to go into FRB, the few interviewed were of the opinion that the only way of staying out of the labour market is to be your own boss/employer and there exists a gap to be filled in FRB enterprises.

The social condition inherent in the business varies with being regarded as social misfit topping the list at 54%; improved quality of life stood at 16.7%, religious connotation 15.6% (not being patronized out of religious sentiment); inadequate intimacy between clients and providers was 3%; spouse reservation 10% that is, wives expressing reservation as a result of husbands working closely with women (appendix 1).

TABLE 4RESULT OF REGRESSION ANALYSIS ON RELATIONSHIP BETWEEN UNEMPLOYMENT
AND REASONS FOR GOING INTO FEMALE RELATED BUSINESS

	Unstandardized Coefficients		Standardized Coefficients		
Variables	В	Std. Error	Beta	t	Sig.
(Constant)	-1.47E-017	.677		.000	1.000
Started Business out of Interest	3.58E-017	.322	.000	.000	1.000
Doing Family Business	1.000	.258	.655	3.881	.001

a. Dependent Variable: Unemployment

The male in FRB respondents (appendix 1) had their personal observation experiences on the business, starting-up capital very minimal was 62.2%; low risk in the venture 16.7%, people appreciation of innovativeness (new way of doing business) was 17.8% and respondents that considered all the variables as significant personal observation was 3.3%.

CONCLUSIONS AND RECOMMENDATIONS

The male entrepreneurs due to the factors that led to business creation prefer to go into service sectors which are more labor intensive and less capital intensive and at the same time lower risk involved in the business. The service providers (males) tend to be more committed and dedicated to the business; hence they are becoming more acceptable than the females in the same line of business. This actually corroborated previous studies which reveal that performance of female led new ventures lags behind that of male led new ventures (Boden 2000; Office of Advocacy 2006; Robb and Wolken 2002; and Srmivasan et al 1993). In essence, they frequently work to make customers believe they can't get the same service from anybody else (Bovee, and Thill, 1992).

As it is 90% of these businesses were not registered which make them somehow a bit difficult for the government to keep tab of this business and by extension their failure to pay necessary tax to the government. Evasion of taxes by these entrepreneurs is due to the fact surrounding the location of their business that is, they operates by the roadsides or market stores jointly owned by other entrepreneurs.

The future looks so bright for males who may be interested in other aspects of female enterprises as this appears to be the in thing now in Nigeria among young men. The government should encourage more of those young graduates who have been looking for non-existing white collar jobs by making available means of getting soft loans from microfinance banks around their communities.

Males in the FRB should be encouraged to come together to form cooperative groups and be registered in their local governments. This is to allow the government to cater for their needs and to prevent revenues from those trades from going to the wrong hands.

The growth of male in FRB will benefit the entire country in terms of social and economic growth at the same time culturally, the society should encourage cross fertilization of ideas among our youths. This will on the long run play down religious sentiment and encourage role-modeling among males in other tribal groups in the country.

REFERENCES

Boden, R. (2000). "Analyses of Business Dissolution by Demographic Category of Ownership.". In Kepler, E.,Shane, S., and S, Heights (2007). "Are Male and Female Entrepreneurs Really that Different?" Working Paper. SBA. Small Business Research Summary. Office of Advocacy.

Coker, M. (2010). "Segun Gele: Making an Art of African Headties". <<u>http://</u> www.africanloft.com/segun-gele-making-an-art-of-african-headties/> Accessed on Feb, 7, 2011.

Bovee, C.L. and Thill, J.V. (1992). Marketing. New York,: McGraw-Hill, Inc. 695.

Familoni, O. (2003). Leadership Styles of Great Men. Lagos, Concept Publication.

Gana, J.S.S (1995). Entrepreneurship. Jos Nigeria,: Jofegan Associates, 9-10.

Graham, Y. J (2004). "*The Culture of Entrepreneurship*" *Rising from Scratch to Fame*. Douala. Cameroon,: Treasure Books Co. Ltd. 264-265.

Hisrich, Robert D. (2004). Small Business Solutions. NY, 10020,: McGraw-Hill Irwin, 11-13.

Hisrich, Robert D, Peters, Michael, P, and Dean A. Shepherd, (2008). *Entrepreneurship*, 7th ed, NY, 10020,: McGraw-Hill Irwin, 64-67.

Kepler, E., Shane, S., and S, Heights (2007). "Are Male and Female Entrepreneurs Really that Different?". <<u>http://archive.sba.gov/advo/reseach/rs309tot.pdf</u>> Accessed on April, 4[,] 2011.

"Naija Zone". <<u>http://www.naijazone.com/video/search/gele</u>> Accessed on Feb. 7, 2011.

Nwachukwu, C.C. (1990). *The Practice of Entrepreneurship in Nigeria*. Onitsha. Nigeria,: Africana-FEP Publishers Ltd. 14-22.

Nwokoye, G. N. (1981). Modern Marketing for Nigeria. London,: The Macmillan Press Ltd. 6.

Office of Advocacy (2006). "Women in Business." In Kepler, E., Shane, S., and S, Heights (2007). "Are Male and Female Entrepreneurs Really that Different?" Working Paper. SBA. Small Business Research Summary. Office of Advocacy.

Oshagbemi, A.P. (1983). Small Business Management in Nigeria, Lagos Nigeria,: Longman, 20.

Robb, A. and Wolken, J. (2002). "Firm, Owner, and Financing Characteristics: Difference between Male and Female-Owned Small Business." In Kepler, E., Shane, S., and S, Heights (2007). "Are Male and Female Entrepreneurs Really that Different?" Working Paper. SBA. Small Business Research Summary. Office of Advocacy.

Russell, S.S (2008). "The Concise Encyclopedia of Economics Entrepreneurship". <<u>http://www.econlib.org/library/Enco/Entrepreneurship.html</u>> Accessed on April, 4, 2011.

Srmivasan, R., Woo, C., and A. Cooper (1993). "Performance Determinants for Male and Female Entrepreneurs." In Kepler, E., Shane, S., and S, Heights (2007). "Are Male and Female Entrepreneurs Really that Different?" Working Paper. SBA. Small Business Research Summary. Office of Advocacy.

Stoner, J.A.F, Freeman, R.E., and D.R. Jr.Gilbert, (2007). *Management*, 6th ed, New Delhi, India,: Pearson Prentice Hall, 192.

Udechukwu, O. (2003). *Survey of Small and Medium Scales Industries and their Potentials in Nigeria*. In CBN seminar on Small and Medium Scale Industries Equity Investments Scheme, Maritime.

APPENDIX 1

Variables	Frequency	Percentages
Started business out of interest	86	47.8
Low initial capital for business	45	25.0
Doing family business	29	16.1
Unemployment	20	11.1
Total	150	100
Social Condition inherent in the business		
Religious Connotation	28	15.6
Spouse reservation	18	10.0
Inadequate intimacy between clients and providers	6	3.3
Being regarded as social misfit	98	54.4
Improved quality of life	30	16.7
Total	150	100
Personal observation on the business		
Low risk in the business	30	16.7
Start-up capital very minimal	112	62.2
People appreciates innovation	32	17.8
All of the above	6	3.3
Total	150	100
Economic benefit of Female related business (FRB)		
Reduction in incidences of unemployment	280	51.0
Payment of taxes	90	16.4
Increase in standard of living	150	27.3
Value – addition	30	5.5
Total	550	100

Source: Field Survey 2011