

Factors Enhancing Effective Management of Household-based Enterprises in Osun State, Nigeria

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Abstract The paper identified crucial factors enhancing effective management of rural household-based enterprises in Osun State, Nigeria. A multistage sampling procedure was employed in selecting 400 rural entrepreneurs in 9 Local Government Areas of the State. Descriptive and inferential statistics were employed to analyze the data. Results revealed that the mean age of enterprises' owners was 45.15 years, the mean capital investment was N29,500, mean monthly income was N17,100 and mean years of experience was 17.7 while 20 enterprises were identified with cassava processing and palm oil production being the most common. Eleven crucial factors were isolated with 62.6% contribution to effective management of rural household-based enterprises in Osun State. These included enterprise survival traits, personal experience, enterprise characteristics, social contact influence, institutional roles and length of apprenticeship training. Others include household strength, economic influence, community assets, cultural compatibility and form of involvement in the enterprise. In conclusion, the growth and development of the identified rural enterprises depend largely on these factors

Keywords Household-Based Enterprises, Rural, Effective Management

1. Introduction

Household-based enterprises constitute the non-farm sector of rural economy. [1] defined non-farm as those activities that are not primary agriculture or forestry or fisheries but include trade or processing of agricultural products even if they take place on the farm. The term "non-farm" should not be confused with "off-farm". The latter generally refers to activities undertaken away from the household's own farm. [2] used the term "off-farm" to refer exclusively to agricultural labouring on someone else's land. [3] defined household enterprises as the first unit of micro-entrepreneurship, the family firms or the non-farm businesses that could potentially grow into small or medium enterprises; and as trades passed down over generations and a special category of tiny businesses that work on the basis of family ownership and labour. [4] opined that they are the countless tiny businesses begun by the poor in the cities, town, and villages of the developing world, such as mechanics in "shade-tree" shop and tailors in their living rooms.

These enterprises play significant roles in the overall economic growth of a nation. For instance, in the United States, more than 90 per cent of the 15 million businesses are

family owned and controlled [5]. Also, between 30 and 60 per cent of the gross national product was contributed by family businesses [6]. They also help to develop the rural non-farm sector by absorbing surplus labour in rural areas (rather than migrating to towns and cities, individuals not absorbed in agricultural work and having some where withal try to build on household enterprises); promote indigenous entrepreneurial capabilities; and employ a sizeable proportion of the working population in several developing countries. For example, in India, they constitute 11 per cent of the total workforce. In addition, they help farm-based households to spread risks; offer more remunerative activities to supplement or replace agricultural income; offer income potentials during the agricultural off-seasons; provide a means to cope or survive when farming fails; provide the cash that enables farm households to purchase food during drought or after a harvest shortfall; serve as farm household source of savings used for food purchase in difficult periods thereby enhancing farm household food security; conserve scarce managerial abilities; introduce vital skills into rural areas; and utilize valuable but scattered pockets of rural resources that might otherwise go to waste e.g. nuts and seeds for oil processing, wood for furniture and charcoal production [3]; [1] and [7].

The number of people involved in various non-farm activities form a large share of those employed outside agriculture in most African countries. For instance in Zambia, 25,000 people were involved in the fuel wood trade [8], 48,000 people were employed in charcoal production,

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11,500 people involved with bee-keeping and 96,000 households earn income from handicraft production[9]. Also in Cote d'Ivoire, about 65,000 people were involved in rattan cane basketry[10]. Rural households in Nigeria also engage in various forms of non-farm enterprises as a survival or a coping strategy to eke out a living for themselves. According to [11], these activities include pottery, weaving, carving, carpentry, bicycle-repairing, black smithing, dyeing, dressmaking, retailed trading, barbing and hair dressing, drinking parlour operation, bricklaying, native doctoring, among others.

1.1. Statement of the Problem

In Nigeria and Osun state in particular, rural households engage in various household based enterprises which provide employment and income for a substantial percentage of them particularly during agricultural off-seasons and seasonal short falls in food and cash crop income as well as in periods of draught or emergencies. The growth and development of the rural enterprises in terms of transforming the rural economy for better remain stagnant because the precursors of effective management have not been identified. This is because research efforts have not been geared towards identifying the factors associated with the effective management of these enterprises. Unless these factors are identified, growth and development of these enterprises would remain impaired.

1.2. Objectives of the Study

The main objective of the study is to identify factors enhancing effective management of rural household-based enterprises in Osun state, Nigeria. Specifically, the study:

1. identified type of rural household-based enterprises in the study area.
2. examined socio-economic characteristics of their owners; and
3. isolated factors enhancing their effective management.

2. Methodology

The study was conducted in the three Osun State Agricultural Development Programme (OSSADEP) zones namely Ife/Ijesa, Iwo and Osogbo with ten, seven and thirteen Local Government Areas (LGAs), respectively. A multistage sampling procedure was used to select the respondents. One-third of the LGAs from each zone were randomly selected at the first stage, 30 communities were proportionately sampled from the selected LGAs at the second stage while 3 percent of the population of each of the selected villages were randomly selected at the third stage to make a total of 400 respondents in all. Pretested and validated interview schedule was used to collect data based on the objectives of the study. Descriptive and inferential statistics were used to analyze the data.

Descriptive statistics include frequency counts, percentages, means and standard deviation while factor and

component analyses were used to isolate crucial factors that are contributive to effective management of rural household-based enterprises.

3. Result and Discussion

3.1. Socio-economic Characteristics of Entrepreneurs

The socio-economic characteristics of the respondents are presented in Table 1. The mean age was 45.15 years. This implies that majority of owners of these enterprises were still in their active ages when they could still make significant contribution to the development of rural entrepreneurship if necessary resources were made available. Age is one of the factors that could be used to measure people's level of maturity, strength and ability to accomplish. Active ages are characterized with hard work and relentless efforts to achieve, as against old age when little or nothing could be accomplished. Entrepreneurs who are in their active ages are more likely to manage their enterprises more effectively than the aged. About 52 percent of the respondents were female while the remaining 48.2 percent were male. The higher percentage of females could imply that the studied enterprises favour the female gender. This is in conformity with [12] which confirmed that women were found largely in small enterprises like trading, food processing, dress making, soap making, cloth weaving and cloth dyeing while men were found in more lucrative activities.

A large number (85.5%) of the respondents were married, few (1.7%) were separated, very few (1.5%) were divorced, some (6.8%) were widowed and 4.5 percent were single. As a result of family responsibilities and commitments of married people, they are likely to be more responsible and more committed to their enterprise success to enhance their household members' welfare than the unmarried. The finding agrees with [13] which established a positive relationship between marital status and business performance which is an indicator of effective management.

Some (29.5%) of the respondents had no formal education, many (42.0%) spent between 1-6 years in school while only 28.5 percent spent more than 6 years in school. The mean year of schooling was 5.5 years implying that the sample studied had a low standard of education. The result conforms to [14] which reported that 29.7 percent of rural households in Osun State had never been to school and 6.6 years as their mean years of schooling. Attendance of formal school provides opportunity for enlightenment and exposure in various areas of life. An entrepreneur who is highly educated is likely to be more enlightened in enterprise administration than the illiterates or those with low level of education.

Half (50.0%) of the respondents had no apprenticeship training while the remaining half had between 1-8 years of training. The mean years of apprenticeship training was 1.49 years with 1.98 standard deviation. Apprenticeship training is an indigenous way of skill acquisition among local entrepreneurs. The fact that half of the sample studied

indicated that they had no apprenticeship training may imply that most of the studied enterprises were inherited from previous generations; hence no formal apprenticeship training was involved.

The capital investment of most enterprise owners in the study area was relatively low with mean capital investment of ₦ 29,500. This observation may be an indication that their credit sources were mainly internal and the need for the intervention of micro finance institutions in provision of more adequate credit opportunities for rural entrepreneurs. Few (12.2%) of the respondents could not estimate their monthly income from their enterprises while the mean income was ₦17,100 per month. The inability of some of the

respondents to give the estimate of their monthly income may be due to their inability to keep proper record of their income or their deliberate refusal to disclose the amounts they actually realized for fear of taxation and security reasons. The mean monthly income of ₦17,100; at 150 Nigerian Naira (NGN) = 1 United State Dollar (USD) equals \$114.00 monthly income. This is higher when compared with monthly income of ₦4500 reported by [15] among entrepreneurs engaging in cloth weaving, mat, soap and pottery making in Southwestern Nigeria at 78.5 NGN = 1USD. It shows a significant improvement in the earnings of small enterprise owners over the years in Southwestern Nigeria.

Table 1. Distribution of respondents by their personal and socio-economic characteristics

Characteristics	Frequency	Percentage	Mean	S.D
Age				
25 and below	10	2.5		
26 – 35	52	13.0		
36 – 45	150	37.5		
46 – 55	132	33.0	45.15	9.41
Above 55	56	14.0		
Sex				
Male	193	48.2		
Female	207	51.8		
Marital status				
Married	342	85.5		
Separated	7	1.7		
Divorced	6	1.5		
Widowed	27	6.8		
Single	18	4.5		
Years of formal schooling				
No formal schooling	118	29.5		
Between 1-6 years	168	42.0		
Between 7-12 years	86	21.5	5.50years	4.71
Above 12 years	28	7.0		
Years of apprenticeship training				
No apprenticeship training	200	50.0		
Less than 1 year	8	2.0		
Between 1-4 years	171	42.8		
Between 5-8 years	21	5.2	1.49years	1.98
Capital investment				
10,000 and below	105	26.3		
10,001 – 20,000	95	23.7		
20,001 – 30,000	67	16.7		
30,001 – 40,000	32	8.1		
40,001 – 50,000	43	10.8		
50,001 – 60,000	20	5.1		
60,001 – 70,000	14	3.4		
70,001 – 80,000	13	3.3	₦29,500	
80,001 – 90,000	2	0.4		
90,001 – 100,000	6	1.5		
100,000 and above	3	0.7		
Income				
Cannot estimate	40	12.2		
₦10,000 and below	85	21.3		
Between ₦10,001 – ₦20,000	156	39.0		
Between ₦20,001 – ₦30,000	72	18.0		
Between ₦30,001 – ₦40,000	16	4.0	₦17,100	12,460
Between ₦40,001 – ₦50,000	17	4.3		
Above ₦50,000	5	1.2		

S.D: Standard Deviation. Source: Field survey, 2009

3.2. Rural Enterprises

Table 2 presents identified small rural enterprises. It shows that cassava processing (26.2%) and oil palm production (20.5%) were the most common household-based enterprises in the study area and women were more in these enterprises than men. The implication of this is that efforts to develop rural household-based enterprises in the study area should focus these common enterprises. The result conforms to [16], which reported that cassava processing constitutes one of the major agro-industrial activities in Nigeria with more than half of Nigeria's economically active women engaging in it.

3.3. Factors Contributing to Effective Management of Rural Enterprises

Table 3 shows the results of varimax factor rotation pattern with the measures that were highly loaded on each of the eleven factors extracted. Out of the thirty-four variables listed, the loading which gives Eigen value of greater than one were eleven in number. Table 4 shows that the factors loaded explained 62.6 percent of variance in all while unknown factors explained the remaining 37.4 percent of the variance. The contribution of each of the highly loaded factors to change in effective management of rural household - based enterprises were also shown as follows: Factor 1 –

enterprise survival traits was mostly associated with effective management with 12.3 percent contribution, followed by factor 2 – personal experience (7.1%), factor 3 – enterprise characteristics (6.4%), factor 4 – social contact influence (5.6%), factor 5 – institutional roles (5.1%), factor 6 – length of apprenticeship training (5.0%), factor 7 – household strength (4.8%), factor 8 – economic influence (4.4%), factor 9 – community assets (4.3%), factor 10 – cultural compatibility (3.9%) and factor 11 – form of involvement in the enterprise (3.6%).

3.4. Rules of Decision

The factors retained were named based on the following criteria as employed by [17] and 18.

- The researcher's subjective interpretation of experiences from literatures.
- Picking synonyms of the highest loaded variable on each factor.
- Retaining the name based on the similarity of the features of the variables contributing to each factor.
- Joint explanation or interpretation of the meaning of the positive and highly loaded variables on each factor.

Table 5 shows the measures of loading of each of the eleven factors isolated and the percentage contribution of each of them to effective management of rural household - based enterprises.

Table 2. Distribution of respondents by the type of enterprise engaged in

Type of enterprise	Male		Female		Total	
	Freq	%	Freq	%	Freq	%
Cassava processing	46	11.5	59	14.7	105	26.2
Oil Palm processing	37	9.25	45	11.25	82	20.5
Palm wine production	13	3.25	7	1.75	20	5.0
Locust bean production	0	0.0	22	5.5	22	5.5
Local soapmaking	5	1.25	23	5.75	28	7.0
PKO production	7	1.75	7	1.75	14	3.5
Tailoring	15	3.75	19	4.75	34	8.5
Carpentry	12	3.0	0	0.0	12	3.0
Iron pot production	4	1.0	1	0.25	5	1.25
Basket weaving	6	1.5	2	0.5	8	2.0
Mat weaving	0	0.0	1	0.25	1	0.25
Saw milling	11	2.75	2	0.5	13	3.25
Food service	0	0.0	12	3.0	12	3.0
Black smiting	6	1.5	2	0.5	8	2.0
Vulcanizing	1	0.25	0	0.0	1	0.25
Mechanic	1	0.25	0	0.0	1	0.25
Trading	4	1.0	24	6.0	28	7.0
Photography	1	0.25	0	0.0	1	0.25
Bricklaying	3	0.8	0	0.0	3	0.8
Hair dressing	0	0.0	2	0.5	2	0.5

Table 3. Result of coefficient of highly loaded variables varimax rotate showing correlation

Variables	Factors										
	1	2	3	4	5	6	7	8	9	10	11
Human skill	0.816**										
Reasons for	0.743**										
Conceptual	0.696**				0.304**						
Technical	0.668**				0.438**						
Extent of	0.523**			-0.495**							
Roles of	0.523**					0.341**	-0.390**				
Marital status	-0.459**				0.381**	-0.355**					
Years of		0.824**									
Age		0.822**									
Years of		-0.569**				0.413**					
Household		0.463**					0.400**				
Sources of			0.666**								
Seasonality			0.640**								
Association			0.561**								
Source of			0.504**				0.374**				
Source of			0.457**								-0.441**
Area of	0.315**		0.361**								
External				0.690**							
Type of				0.638**							
Community					-0.700**						
Role of			0.324**		0.552**						0.325**
Years of						0.659**					
Compatibility					-0.304**	-0.506**				0.303**	
Type of				-0.413**		0.454**					
Sex							-0.795**				
Enterprise							0.405**		-0.338**		
Income								0.823**			
Capital							0.367**	0.616**			
Availability of									0.679**		
Availability of	0.326**								0.631**		
Religion										-0.764**	
Ethnicity	-0.335**									-0.460**	
Form of											0.781**

Table 4. Result of principal component analysis showing the initial eigen values and percentage variation in effective management of rural household-based enterprises by each component/factor extracted

Component number	Factor label names	Eigen value	%variance	Cumulative%
1	Enterprise survival traits	4.776	12.260	12.260
2	Personal experience	2.972	7.142	19.402
3	Enterprise characteristic	2.758	6.423	25.825
4	Social contact influence	1.907	5.609	31.434
5	Institutional roles	1.611	5.136	36.570
6	Length of apprenticeship training	1.432	5.044	41.614
7	Household strength	1.314	4.786	46.400
8	Economic influence	1.223	4.432	50.832
9	Community assets	1.142	4.336	55.168
10	Cultural compatibility	1.123	3.889	59.058
11	Form of involvement in the enterprise	1.031	3.558	62.616
12-34	Other factors (not identified)	< 1.000	37.384	100.000

Source: Computed from field survey, 2009

Table 5. Factor analysis showing variables contributing to personal experience factor

Contributing variables	L	L ²	λ
1.Enterprise survival traits			
Reasons for engaging in the enterprise	0.743	0.5520	
Conceptual skill	0.696	0.4844	
Technical skill	0.668	0.4462	
Extent of coping with business pressures	0.523	0.2735	2.5582
Roles of family members	0.523	0.2735	
Marital status	-0.459	0.2107	
Ethnicity	0.335	0.1122	
Avail of infrastructural facilities	0.326	0.1063	
Area of operation	0.315	0.0992	
Eigen value	4.776		
Percentage of variance cumulative	12.3		
2.Personal experience			
Years of experience	0.824	0.6790	
Age	0.822	0.6757	1.8929
Years of schooling	-0.569	0.3238	
Household size	0.463	0.2144	
Eigen value	2.972		
Percentage of variance cumulative	19.4		
3.Enterprise characteristics			
Sources of land	0.666	0.4436	
Seasonality	0.640	0.4096	
Association membership	0.561	0.3147	
Sources of labour	0.504	0.2540	1.8661
Sources of credit	0.457	0.2089	
Area of operation	0.361	0.1303	
Roles of government	0.324	0.1050	
Eigen value	2.758		
Percentage of variance cumulative	25.8		
4.Social contact influence			
External orientation	0.690	0.4761	
Type of equipment	0.638	0.4070	
Extent of coping with business pressure	-0.495	0.2450	1.2987
Type of enterprise	-0.413	0.1706	
Eigen value	1.907		
Percentage of variance cumulative	31.4		
5.Institutional roles			
Community attitude	-0.700	0.4900	
Roles of government	0.552	0.3047	
Technical skill	0.438	0.1918	
Marital status	0.381	0.1452	1.3165
Conceptual skill	0.304	0.0924	
Compatibility with local culture	-0.304	0.0924	
Eigen value	1.611		
Percentage of variance cumulative	36.6		
6.Length of apprenticeship training			
Years of apprenticeship training	0.659	0.4343	
Compatibility with local culture	-0.506	0.2560	
Type of enterprise	0.454	0.2061	
Years of schooling	0.413	0.1706	1.3093
Marital status	-0.355	0.1260	
Roles of family members	0.341	0.1163	
Eigen value	1.432		
Percentage of variance cumulative	41.6		
7.Household strength			
Sex	-0.795	0.6320	
Enterprise size	0.405	0.1640	
Household size	0.400	0.1600	
Role of family members	-0.390	0.1521	1.3827
Sources of labour	0.374	0.1399	
Capital investment	0.367	0.1347	
Eigen value	1.314		
Percentage of variance cumulative	46.4		
8.Economic influence			
Income	0.823	0.6773	

Capital investment	0.616	0.3795	1.0568
Eigen value	1.223		
Percentage of variance cumulative	50.8		
9.Community assets			
Availability of factors of production	0.679	0.4610	
Availability of infrastructural facilities	0.631	0.3982	0.9734
Enterprise size	-0.338	0.1142	
Eigen value	1.143		
Percentage of variance cumulative	55.2		
10.Cultural compatibility			
Religion	-0.764	0.5837	
Ethnicity	-0.464	0.2153	0.8908
Compatibility with local culture	0.303	0.0918	
Eigen value	1.123		
Percentage of variance cumulative	59.1		
11.Form of involvement			
Form of involvement	0.781	0.6100	
Sources of credit	0.441	0.1945	0.9101
Roles of government	0.325	0.1056	
Eigen value	1.031		
Percentage of variance cumulative	62.6		

Source: Field survey, 2009

L = Loading for factors, L^2 = Square of loading factors

λ = Latent root for the factor (Summation of the square of loading)

3.4.1. Factor 1: Enterprise survival traits

This factor was defined by eleven measures of loading out of which nine were positively loaded. These were human skill ($L=0.816$), reasons for engaging in the enterprise ($L=0.743$), conceptual skill ($L=0.696$), technical skill ($L=0.668$), extent of coping with business pressure ($L=0.523$), roles performed by family members ($L=0.523$), availability of infrastructural facilities ($L=0.326$) and area of operation ($L=0.315$). The factor was named based on criteria three and four. The findings imply that the survival of an enterprise will depend largely on the managerial capabilities of owners, importance of the reasons why the owner engage in it and ability of owners to cope with diverse business pressures. Household members and the government must also perform their respective functions while market opportunities should be extended beyond the local areas.

3.4.2. Factor 2: Personal experience

The factor was identified by four measures of loading out of which three were positively loaded. They include years of experience ($L=0.824$), age ($L=0.822$) and household size ($L=0.463$). Criterion two was employed to name the factor. The active age and work experience of an enterprise owner were germane to enterprise success.

3.4.3. Factor 3: Enterprise characteristics

This factor was defined by seven measures of loading that were all positively loaded. These were sources of land ($L=0.666$), seasonality ($L=0.640$), association membership ($L=0.561$), sources of labour ($L=0.504$), sources of credit ($L=0.457$), area of operation ($L=0.361$) and roles of government ($L=0.324$). This factor was named based on criteria one, two and three. The peculiar characteristics of an enterprise particularly its sources of obtaining major factors of production such as land, labour and credit as well as

seasonality and area of operation would determine its mode of operation and consequently, how effectively it would be managed

3.4.4. Factor 4: Social contact influence

The factor was identified by four measures of loadings out of which two were positively loaded. These were: external orientation ($L=0.690$) and type of equipment ($L=0.638$). Criterion two was used to name the factor. The extent of cosmopolitan of an enterprise owner could influence his/ her choice of enterprise equipment and consequently, the effectiveness of operations.

3.4.5. Factor 5: Institutional roles

This factor was defined by six measures of loading out of which four were positively loaded. These were: roles performed by government ($L=0.552$), technical skill ($L=0.438$), marital status ($L=0.381$) and conceptual skill ($L=0.304$). This factor was named based on criteria two and four. It implies that when government institution performs its expected roles, particularly, in building the capacity of owners of rural household-based enterprises, it will foster effective management and appreciable development.

3.4.6. Factor 6: Length of apprenticeship training

The six measures of loading that defined this factor and four that were positively loaded among them. They were: years of apprenticeship training ($L=0.659$), type of enterprise ($L=0.454$), years of formal schooling ($L=0.413$) and roles of family members ($L=0.341$). Criteria two and four were employed to name the factor. The nature of an enterprise together with the trainee's literacy level will determine the length of period to be spent in learning the job. The measure of the skill acquired in training would influence the level of effective enterprise management.

3.4.7. Factor 7: Household strength

This factor was defined by six measures of loading out of which four were positively loaded. They were: enterprise size ($L = 0.405$), household size ($L = 0.400$), sources of labour ($L = 0.374$) and capital investment ($L = 0.367$). Criterion four was used to name the factor. It implies that the ability of households to invest adequate capital resources and man power will enhance enterprise size and more specialized operation.

3.4.8. Factor 8: Economic influence

Income ($L = 0.823$) and capital investment ($L = 0.616$) were the two measures of loading that identified this factor. Criteria two and three were employed to name the factor. Realizing adequate income from an enterprise could encourage more investment in the enterprise.

3.4.9. Factor 9: Community assets

This factor was defined by three measures of loading out of which only two were positively loaded. These were: availability of factors of production ($L = 0.679$) and availability of infrastructural facilities ($L = 0.631$). Criteria three and four were used to name the factor. Availability of productive and infrastructural assets in the community could minimize seasonal challenges and business pressures facing rural household-based enterprise. It could also account for the reason why people engage in their selected enterprises. The roles of the government in making these assets available cannot also be over emphasized.

3.4.10. Factor 10: Cultural compatibility

Compatibility with local culture ($L = 0.303$) was the only positively loaded measure out of the three measures of loading that identified these factor. Criterion two was used to name the factor. Enterprises that are compatible with existing culture will foster effective management.

3.4.11. Factor 11: Form of involvement

This factor was defined by three measures of loading out of which two were positively loaded. These were: form of involvement in the enterprise ($L = 0.781$) and roles of government ($L = 0.325$). Criteria two and four were used to name the factor. Rural households will be more actively involved in these enterprises when the government puts in place relevant strategies that could stimulate their interest.

These crucial factors identified in the study are the determinants of effective management of household-based enterprises in the study area. They indicate the important aspects of these enterprises that must be well focused to enhance their growth and development.

The study yielded results that have policy implications for promoting rural entrepreneurship, employment and income generation among rural households especially during agricultural off-seasons. Policy measures and research - extension efforts to develop non-farm economic activities in the rural areas should be directed toward cassava processing and oil palm production which were the most common non - farm household-based enterprises in the study area. The fact that women were more in these enterprises than men showed that the needs and constraints of female entrepreneurs should be given topmost priority.

Entrepreneurs in the age bracket of 25 and 55 years constituted the majority; hence developmental efforts should target this age group. The low standard of education and inadequate apprenticeship training observed among enterprise owners showed the need to seriously emphasize adult literacy programme and introduction of relevant indigenous apprenticeship package to enhance adequate skill acquisition. The low capital investment also indicated the need for the intervention of microfinance institutions in the provision of more adequate credit opportunities for rural entrepreneurs.

For effective management of these enterprises, owners should properly operationalize the crucial factors isolated in the study that were found to be highly associated with their growth and development.

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4. Conclusions

4.1. Conclusions and recommendations

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