Assessment of Urban Households' Involvement in Micro-Enterprises in Ibadan Metropolis, Oyo State, Nigeria

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ABSTRACT

This study focused on the assessment of households' involvement in micro-enterprises in Ibadan metropolis. Random sampling technique was used to sample 119 households using a structured questionnaire. Descriptive and multinomial logit were employed for analyses. The results showed that majority (70.59%) of the households engaged in micro-enterprises. 35.71% of the participating households were females. The results also showed that a large proportion of the participating and non-participating households were middle-aged and have tertiary education while a majority of the non-participating households are civil servants. 60.71% of the participants were involved in trading with more female household heads.

Out of the six categories of the extent of household involvement in micro-enterprise, the 'If spouse only participated' category had the highest proportion of 36.97%. Also a majority (57.14%) of non-participating households indicated their willingness to participate in micro-enterprises later with more female household heads. 75.00% of non-participating households willing to engage in trading with 70.00% of them having low income.

The result of the multinomial logit showed that religion, household size, sex, poverty status and age positively influenced extent of households' involvement in micro-enterprises while only primary occupation of the household head negatively influenced involvement. Therefore, more empowerment programmes should be organised by governments to encourage more female involvement and alleviate their poverty which invariably will enhance incidence and extent of participation in micro-enterprises.

(Keywords: micro-enterprises, urban households, involvement, Ibadan metropolis, Nigeria)

INTRODUCTION

In developing countries, the importance of micro-enterprises to urban households cannot be over emphasized. Micro-enterprises are used as a livelihood strategy and a complement to salaried employment, in order to raise household's labor utilization and income (Moser, 1998; Fields, 2012). Micro-enterprise is a source of non-market transactions; it supplements consumption and the acquisition of durable goods. It is also used as a means to diversify household's professional activities, reduce risk, and address economic vulnerability (Floro and Swain, 2013; Verrest, 2013).

Academic discussions on entrepreneurship mainly focus on either the firm(s) or the entrepreneur(s), and little attention has been given to the household(s) context in which entrepreneurship is deep-rooted (Alsos, Carter, and Ljunggren, 2013). An enterprise operated by a household plays two separate related roles in the economy. It directly generates revenue to the operating household; it also creates an employment opportunity to other people in the economy and provides labor income to those who may not operate their own enterprises.

However, there are at least three reasons for the households' involvement in micro-enterprises. First, when engaging in entrepreneurial activities, the household constitutes a very specific type of entrepreneurial team. Strong ties in terms of kinship relationships between household members bind the household closer together than any other type of entrepreneurial team (DiscuaCruz, Howorth, and Hamilton, 2013).

Second, the household provides the enterprise with a diverse set of resources (Dyer and Handler, 1994; Sirmon and Hitt, 2003), which have the potential to impact the enterprise.

Third, household business scholars have argued that the household and entrepreneurial activities are intertwined, denoted as household influence (Dyer, 2006; König, Kammerlander, and Enders, 2013). In short, households participate in micro-enterprise for creation of a sustainable long-term income stream, the growth and preservation of family financial and emotional wealth, and the creation of opportunities for the next generation (Virginie and Julien, 2015).

Furthermore, a focus on households is increasingly seen as an important area of attention when seeking to improve the efficiency and effectiveness of development interventions. Urban people in poverty particularly, have been forced into multiple and resourceful strategies for survival and betterment and indeed, household level strategies have become an important focus of urban social research (Beall and Kanji, 1999). Adjustment has put increasing pressure on households and particularly women within them, to generate income and provide welfare under conditions where state-provided welfare has been replaced with the caring capacity of families and communities (Roberts, 1994).

In urban areas where economies are often more monetized and where there is almost exclusive dependence on cash income, livelihoods crucially depend on access to employment and income earning opportunities (Beall and Kanji, 1999). Hence needs to examine the incidence and extent of urban households' involvement in micro-enterprises as means of livelihood strategy. Also assessing the households' characteristics that influence extent of participation in micro-enterprises is of both theoretical and practical relevance which will contribute to establishing a link between the households and entrepreneurship research fields and will help in assessing if a sustainable development goal of no poverty by 2030 is achievable in Nigeria.

Although several studies have been done on individual and households' involvement in entrepreneurship development in both developing and developed countries (Ajay 2007; Harvie, Narjoko, and Oum, 2010; Mollers and Buchenrieder 2011; Rosli, 2011; Eric, Carlos, Ziwen and Felipe, 2013; Alsos, Carter, and Ljunggren, 2013; Abay,Tessema and Gebreegziabher, 2014; Mungai and Ogollah, 2014; Virginie and Julien, 2015; Sushil 2015; Shehu and Abubakar, 2015; Munizu, Sumardi and Armayah, 2016; Abdullah, Noorshella and Noor Raihani, 2016; Ayambila, Osei-Akoto and Ayamga, 2017; Ayele, 2017; Aje, Akinlade and Oyeniyi 2017) but despite several research efforts done, there is still a perceived gap in the extent of households' participation in relation to the household characteristics. Therefore, this study will fill this gap by assessing households' involvement in micro-enterprises in Ibadan metropolis which is the largest urban city in Nigeria.

OBJECTIVES OF THE STUDY

The specific objectives are to:

1. profile the incidence and extent of households' involvement in micro-enterprises in the study area;
2. assess the willingness of non-participating households to participate in micro-enterprises in the nearest future; and
3. examine the determinants of households' involvement in micro-enterprises in the study area.

RESEARCH HYPOTHESES

H01: Selected households' characteristics do not have significant influence on households' involvement in micro-enterprises in the study area

METHODOLGY

Sampling Technique and Sample Size

This study was carried out in Ibadan metropolis, Oyo State, Nigeria. Primary data were collected using a well-structured questionnaire. The study employed random sampling technique in selecting the representative households. A total of one hundred and forty (140) household were randomly sampled from the metropolis. However, only one hundred and nineteen (119) copies of questionnaire have meaningful information for analyses. Some of the data include; socio economic characteristics of respondents, micro-enterprise and households' information.

Method of Data Analysis

(i) Descriptive Statistics: Tables mean and percentages were used to identify the demographic characteristics of respondents,

incidence and extent of involvement in micro-enterprises by households.

(ii) Inferential Statistics: Multinomial Logit: this was used to address the hypothesis and determinants of extent of households' involvement in micro-enterprise(s). The multinomial logit model has an advantage in that it permits the analysis of decisions across more than two categories allowing the determination of choice probabilities for different categories of households' participation.

Model Specification/Measurement of Variables

This can be presented as a general form equation:

$D_{it} = f(X_i)$ ……(1)

Where Dit takes on values 1, 2,.,k if household i chooses alternative j (including no participation and other extent of participation).

J= categorization of extent of participation

- If none participated
- If only household head participated
- If only spouse participated
- If both household head and spouse participated
- If household head or spouse with any child participated
- If others only (children, cousin, housemaid) participated

The MNL model is however operationalised empirically in this study with the following equations:

$D_{0t} = \alpha_0 + \beta_{10}X_1 + \beta_{20}X_2 + \text{----------} + \beta_0X_n + \varepsilon_i$ ---------- (2)

$D_{1t} = \alpha_1 + \beta_{11}X_1 + \beta_{21}X_2 + \text{----------} + \beta_1X_n + \varepsilon_i$ ---------- (3)

$D_{2t} = \alpha_2 + \beta_{12}X_1 + \beta_{22}X_2 + \text{----------} + \beta_2X_n + \varepsilon_i$ ---------- (4)

$D_{3t} = \alpha_3 + \beta_{13}X_1 + \beta_{23}X_2 + \text{----------} + \beta_3X_n + \varepsilon_i$ ---------- (5)

$D_{4t} = \alpha_4 + \beta_{14}X_1 + \beta_{24}X_2 + \text{----------} + \beta_4X_n + \varepsilon_i$ ---------- (6)

$D_{5t} = \alpha_5 + \beta_{15}X_1 + \beta_{25}X_2 + \text{----------} + \beta_5X_n + \varepsilon_i$ ---------- (7)

The dependent variable D_i is when extent of participation of household is i and 0 when otherwise. Thus D_0, D_1, D_2, D_3, D_4, and D_5 represent probabilities of extent of household participation in different micro-enterprises:

X_i ---- X_n represent vector of the explanatory variables where n = 1---------- (8)

β_1-----β_2 represent the parameter or coefficients, ε_i represents the independent distributed error term and $\alpha_0, \alpha_1, \alpha_2, \alpha_5$ shows the intercept or constant term.

The explanatory variables are: Sex, Age, Ethnicity, Family type, Religion, Household size, primary occupation, Education level and Poverty status

Determination of Poverty Status and Income Level of Respondents:

$$\text{Per capita income} = \frac{\text{Monthly household income}}{\text{Household size}}$$

Poverty line = 2/3 of the mean per capita income

Any household whose per capita income is greater than poverty line is said to be non-poor (i.e. having high income) and those with per capita income lesser than poverty line is said to be poor (i.e. they have low income).

RESULTS AND DISCUSSION

Socioeconomic Characteristics of Respondents

Table 1 shows the distribution of respondents by their socioeconomic characteristics. The result revealed two types of respondents; the micro-enterprise household participants and the non-participating households. Majority (70.59%) of the households in the study area engaged in one enterprise or the other while the remaining few households did not participate in any micro-enterprise. This finding could be attributed to increasing consciousness and realization of the importance of micro-enterprises by majority of the households in the study area.

Although comparing female and male respondents, the percentage of males who participated are more than that of their female counterparts. The implication is that female household heads who did not participate in any enterprises are more than their male counterparts.

Table 1: Socioeconomic Characteristics of Respondents.

Variable	Participants		Non-Participants		All
	Frequency	Percentage	Frequency	Percentage	Frequency
All	84	70.59	35	29.41	119
Male	54	64.29	21	60.00	75
Female	30	35.71	14	40.00	44
Age					
≤ 30	11	13.10	3	8.57	14
31-40	28	33.33	18	51.43	46
41-50	22	26.19	11	31.43	33
> 50	23	27.38	3	8.57	26
Level of Education					
No Formal	1	1.19	2	5.71	3
Primary	1	1.19	0	0	1
Secondary	10	11.90	1	2.86	11
Tertiary	72	85.71	32	91.43	104
Primary Occupation					
Civil Servant	32	38.10	21	60	53
Artisans	25	29.76	7	20	32
Trader	11	13.10	2	5.71	13
Farming	3	3.56	0	0	3
Others	13	15.48	5	14.29	18
Household Size					
≤ 2	7	8.33	1	2.86	8
3-4	41	48.81	26	74.29	67
> 4	36	42.86	8	22.86	44
Religion					
Christianity	63	75.00	32	91.43	95
Islamic	21	25.00	3	8.57	24
Ethnicity					
Yoruba	74	88.10	31	88.57	105
Igbo	7	8.33	4	11.43	11
Hausa	3	3.57	0	0	3
Family Type					
Monogamous	80	95.24	34	97.14	114
Polygamous	4	4.76	1	2.86	5
Income					
High income	48	57.14	25	71.43	73
Low income	36	42.86	10	28.57	46

Source: Field Survey, 2018.

64.29% of the respondents from Participating households were males while females constitute the remaining 35.71% of the participating households. Also 60% of the non-participating households were males while 40% were females. It can be concluded that males constitute a large proportion of both the participating and non-participating households. The result further showed that a large proportion of the participating and non-participating households were middle-age and able bodied which can be regarded as active, agile and physically disposed to pursue economic activities.

Table 1 further revealed that majority of the respondents are educated with tertiary level of education having the highest percentage; among the participating households, 85.71% had tertiary level of education while only 1.19% had no formal education. In the same vein, for non-participating households, 91.43% had tertiary level of education while others from the non-participating households have no formal education (5.71%) and secondary (2.86%). It can be concluded that most households in the study area have higher level of education which is expected to enhance their consciousness and realization of importance of micro-enterprises to household income.

38.10% of the participating households are civil servants followed by Artisans (29.76%), traders (13.10%) while farming has the least percentage (3.56%). In contrast, majority of the non-participating households are civil servants (60%) while only 5.71% and 20% are traders and artisans respectively. The result also shows that all farming households are participating households. Implicit in this finding is that most of the non-participating households are civil servants. Out of 119 respondents 48.81% of the participating households have a size ranging from 3 to 4 members, 42.86% have greater than 4 members and 8.33% have a size of less or equal to 2 members. 74.29% of non-participating households have a household size ranging from 3 to 4, 22.86% have a household size greater than 4 while the remaining 2.86% are less or equal to 2. It can be concluded that households with large size tend to participate more in micro-enterprises than households with lesser household size.

The result showed that 75% of participating households are Christians while the remaining 25% are Muslims. The non-participating households also have 91.43% of Christians while the remaining 8.57% are Muslims. This finding could be due to empowerment programs being organized in churches today.

The result showed that majority (88.10%) of the participating households are Yoruba, Igbo and Hausa are 8.33% and 3.57% respectively, in the same vein, most (88.57%) of non-participating households are Yoruba while 11.43% are Igbo. This finding could be due to the fact that the study area is highly dominated by the Yoruba. Implicit in these findings is that all Hausa respondents are participating households which could be attributed to the entrepreneurial spirit in them.

Approximately 95.24% of the participating households are monogamous while the remaining 4.76% practice polygamy. Also, 97.14% of non-participating households are monogamous and the remaining 2.86% practice polygamy. It can be concluded that most respondents are monogamous.

Incidence of Households' Involvement in Micro-Enterprises in Ibadan Metropolis

Table 2 presents incidence of households' involvement in micro-enterprises. The result showed that out of 84 participants 60.71% are involved in trading, 14.28% in fashion designing, 5.96% in farming, 4.76% in baking and confectioneries, 4.76% in wireworks/bead making, graphics design have 3.57% of the participating households also soap making/cosmetology and hairstylist have 2.38% each of the participating respondents. Shoemaking has 1.20% of the participating respondents. The implication of this finding is that majority of the participants are traders.

Table 2 also showed that 57.40% of male household heads are traders, 12.96% are fashion designers, 9.26% are farmers, and 5.56% are wireworks/bead makers, graphics designers and bakers. Also 1.85% is soap makers/cosmetologist and shoe makers. Similarly, 66.6% of female household heads are traders, 16.67% are fashion designers, and 6.67% are hairstylists, while 3.33% are soap making/cosmetology, wireworks/bead makers and bakers. Also implicit in this finding is that the incidence of households' involvement is very high with 70.59% participating in one enterprise or the other. The implication of this finding is that female household heads are more into trading compared to their male counterparts. This finding agrees with that of Mustapha and Adebami (2016) which revealed that most of the micro-enterprises engaged in by women are trading.

Table 2: Incidence of Households' Involvement in Micro-Enterprises by Selected Variables.

Variables	Male		Female		All	
	Freq	%	Freq	%	Freq	%
All	54	64.29	30	35.71	84	100
High income	29	53.70	19	63.33	48	57.14
Low income	25	46.30	11	36.67	36	42.86
Micro-Enterprise						
Trading	31	57.40	20	66.67	51	60.71
Soap making/ cosmetology	1	1.85	1	3.33	2	2.38
Farming	5	9.26	0	0	5	5.96
Fashion Designing	7	12.96	5	16.67	12	14.28
Wireworks/ bead making	3	5.56	1	3.33	1	4.76
Shoemaking	1	1.85	0	0	1	1.20
Graphics design	3	5.56	0	0	3	3.57
Hair stylist	0	0	2	6.67	2	2.38
Baking & Confectioneries	3	5.56	1	3.33	4	4.76

Source: Field survey, 2018

Table 3: Extent of Households' Involvement in Micro-Enterprises.

Extent of participation in ME	Male		Female		All	
	Freq	%	Freq	%	Freq	%
Household head only	13	17.33	25	56.82	38	31.93
Spouse only	23	30.67	0	0	23	19.33
HH & SP only	6	8.00	0	0	6	5.04
If HH/SP & CH	1	1.33	1	2.27	2	1.68
If Others	11	14.67	4	9.09	15	12.61
If None	21	28.00	14	31.82	35	29.41

Source: Field survey, 2018.
***HH;** Household head, ***SP;** Spouse, ***CH;** Child

Extent of Households' Involvement in Micro-Enterprises

Table 3 shows extent of households' involvement in micro-enterprises. The result revealed six categories of the extent of participation. These include if household head only, spouse only, household head and spouse, household head/spouse with child and others (housemaid and others) and none participated. If only spouse participated had highest proportion among the participants (36.97%) followed by if household head only (14.29%) and Household head and Spouse (5.04%). While if household/spouse with child had the least percentage (1.68%). 29.41% did not participate. The indication of the findings is that spouses in the household tend to participate more in micro-enterprises than other members of the household especially women (wives), this will help in supplementing the household heads income thereby increasing the household's standard of living.

Table 3 further revealed disaggregation by gender. For male household heads 30.67% of spouse only participated, 28% with none participating in the household, 17.33% with the household head alone as participants, then 14.67% for if other household members like the children or cousins participated, also 8% for if both the household head and spouse participated and the remaining 1.33% for if household head, spouse and a child participated. 56.82% of the female household head only as participants, 31.82% with none participating in the household, then 9.09% if other household members like the children or housemaid participated, and the remaining 2.27% for if household head, spouse and a child participated. Implicit in this finding is that female household head only participated more in micro-enterprises than other categories.

Table 4: Willingness of Respondents to Participate in Micro-Enterprises.

Variable	Willingness to participate		Not willing to participate	
	Frequency	Percentage	Frequency	Percentage
All Respondents	20	57.14	15	42.86
Male	9	45.00	12	80.00
Female	11	55.00	3	20.00
High Income	13	52.00	12	48.00
Low Income	7	70.00	3	30.00
Intended Enterprises	**Frequency**	**Percentage**		
Trading	15	75.00		
Farming	2	10.00		
Tailoring	1	5.00		
Photography	1	5.00		
Hairdressing	1	5.00		

Source: Field survey, 2018
***P; participate**

Willingness of Non-Participating Households to Participate in Micro-Enterprises in the Nearest Future

Table 4 revealed the willingness of non-participating households to participate in micro-enterprises. This is to further buttress consciousness and realization of importance of micro-enterprises to urban households in Ibadan metropolis. The result showed that majority (57.14%) of non-participating households are willing to participate in micro-enterprise(s) later while about 42.86% indicated that even later in life they are not willing to participate in any micro-enterprise. Since majority of the non-participants indicate their willingness to participate in micro-enterprises in the nearest future it is an indication that households in this area embrace enterprises as a means of improving their livelihood.

The result further revealed that more female household heads indicated their willingness to participate in micro-enterprises later than their male counterparts. Also, among those who are not willing to participate there are more male household heads than females. This implies more willingness of female to participate in micro-enterprises than their male counterparts. This finding corroborates that of Ayambila, Osei-Akoto and Ayamga (2017) that females tended to participate more in non-farm self-employment.

Also, among households with high income level, 52% indicated their intention to participate in micro-while the remaining 48% will not want to participate in any enterprise later. But in the case of household with low income, 70% indicated their willingness to participate later. Implicit in these findings is that households with low income will tend to participate more in micro-enterprises than those with high income in order to alleviate their poverty status.

Table 4 also revealed the intended enterprises by non-participants. It showed that out 35 non-participants, 75.00% are willing to engage in trading, 10.00% in farming. Then very few indicated their willingness to engage in Tailoring (5.00%), Photography (5.00%) and Hairdressing (5.00%).

Determinants of Households' Involvement in Micro-Enterprises

Table 5 presents determinants of extent of households' involvement in micro-enterprises**.** Out of the nine (9) variables that were included into the model six variables significantly influenced extent of households' involvement in micro-enterprises. These variables include; Religion, Household size, sex, age, primary occupation, and poverty status of the respondents. Being a male household head increases the probability of extent of participation of other household members in micro-enterprises.

The household religion also significantly influences the household head participation. This implies that being a Christian positively influences the probability of household head participation in micro-enterprises by 27.8231at significant level of $p<0.05$. Increase in the household size would significantly influence the probability of extent of participation by other household members in micro-enterprises this finding agrees with (Abay, Tessema and Gebreegziabher, 2014) whose study revealed that household size significantly influences participation in enterprises.

Table 5: Determinants of Extent of Participation of Respondents in Micro-Enterprises.

Determinant	If Household head only			If Spouse only			If Household head & Spouse			If Household head/Spouse & Child			If others		
	Coef.	Std. Err.	Z value	Coef.	Std. Err.	Z value	Coef.	Std. Err.	Z value	Coef.	Std. Err.	Z value	Coef.	Std. Err.	Z value
Sex	3.29245	2.27959	1.44	0.21100	1.50585	0.14	-19.9384	1964.007	-0.01	0.036918	7.640352	0.00	4.680221	2.310183	2.03**
Age	0.03653	0.033332	1.10	0.003263	0.03131	0.10	0.887956	0.077962	-1.14	0.069822	0.090204	0.77	0.093497	0.040127	2.33**
Ethnicity	0.34747	0.92902	0.37	-0.47518	0.73677	-0.64	-0.99929	1.509924	-0.66	-17.5242	4620.109	-0.00	-17.6612	3573.703	-0.00
Family Type	14.51101	3155.577	0.00	0.95376	1.68581	0.57	3.094315	3.605311	0.86	-1.30904	3.362506	-0.39	-0.68438	1.985403	-0.34
Religion	27.82317	4462.446	0.01	1.694576	0.80778	2.10**	0.626800	1.460863	0.43	3.899197	3.241358	1.20	-0.14014	1.180059	-0.12
H Size	0.02570	0.286985	0.09	0.226864	0.21655	1.05	0.455309	0.507971	-0.09	1.407796	0.893420	1.58	1.01687	0.421986	2.41**
Pry Occupation	-0.0220	0.023081	-0.96	-0.01398	0.01768	-0.79	-0.07641	0.044297	-1.72*	0.000442	0.057290	0.01	0.01277	0.026928	-0.47
Education	1.40940	1.053547	1.34	0.74809	0.67645	1.11	-1.48613	1.481889	-1.00	16.16981	3807.092	0.00	0.901901	0.835616	1.08
Poverty	-0.235036	0.813776	-0.29	-0.86847	0.60274	-1.44	-2.57760	1.630712	-1.58	17.23785	3883.707	0.00	2.505944	1.337566	1.87*
Constant	7.459088	3155.347	0.00	6.482239	4.05040	-1.60	41.50556	2736.816	0.02	-84.4146	16380.83	-0.01	20.35336	4306.738	0.00
Prob chi2	0.0000														
Number of obs	119														
Pseudo R^2	0.2948														
LR Chi^2 (50)	104.26														
Log likelihood	-124.7232														

Source: Field Survey, 2018

*** Significant at 1%, ** significant at 5%, and * significant at 10%; base (omitted) category- none participated

Primary occupation of the household head negatively influenced the extent of participation of both the household head and his spouse in micro-enterprises. This implies that being a civil servant will reduce extent of participation of both the household head and spouse but otherwise for household head who is an entrepreneur.

Increase in age of household head increases extent of participation of other household members in micro-enterprises. This implies that as age of household head increases there is tendency for his productivity and income to reduce which will necessitate participation of other members in order to augment the household income. The poverty status of the household is also a variable that determines the probability of the extent of participation of other household members in micro-enterprises. 1% increase in the poverty status of the household would increase the probability of the extent of other household members (child, cousin or housemaid) participation in micro-enterprises. This implies more participation of household members in micro-enterprises.

CONCLUSION AND POLICY IMPLICATIONS

This study assessed the extent of households' involvement in micro-enterprises in Ibadan metropolis. Based on the empirical evidence emanating from this study, most of the households in the study area engaged in micro-enterprises with male household heads having the higher participation compared to their female counterparts. This implies very high incidence of households' involvement in micro-enterprises in Ibadan Metropolis. Also a majority of the participants are traders with female household heads more into trading than their male counterparts. out of the six categories of the extent of households' involvement in micro-enterprises, spouses in the households tend to participate more in micro-enterprises than other members of the household especially women (wives).

This study concludes that a majority (57.14%) of non-participating households are willing to participate in micro-enterprises in the nearest future which is an indication that households in this area embrace enterprises as a means of improving their livelihood. Also more female household heads indicated their willingness to participate in micro-enterprises later than their male counterparts. Implicit in this study is that households with low income will tend to participate more in micro-enterprises than those with high income in order to alleviate poverty.

Most non-participating households are willing to engage in trading. The result of the multinomial logit showed that Religion, Household size, sex, age and poverty status positively influenced extent of households' involvement in micro-enterprises while only primary occupation of the household head negatively influenced involvement.

Based on the findings of this study and conclusion drawn, the following are recommended: Although the incidence of households' involvement in micro-enterprises is very high but female are less involved.

Female household heads who did not participate in any enterprises are more than their male counterparts but their willingness to participate is more compared to their male counterparts, in the same vein poor households tend to participate more in micro-enterprises in the study area. Therefore, more empowerment programs should be organized by governments to encourage more female involvement and alleviate their poverty which invariably will enhance incidence and extent of participation in micro- enterprises. Also, since being an old entrepreneur reduces productivity and income hence government should make entrepreneurship attractive to young entrepreneurs especially young graduates by providing funds and enabling business environment.

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