Promoting Graduates' Interest in Small Business Entrepreneurship in Gboko Local Government Area of Benue State, Nigeria

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Abstract

The failure of government policies and programmes to provide job opportunities for graduates and school leavers has made unemployment a very serious issue in the country. Some graduates have resulted to acquiring skills in order to provide jobs for themselves. This paper attempts to determine the promotion of graduates' interest in small business entrepreneurship in Gboko local government area of Benue State. The study used both primary and secondary data in addressing the objective, stratified random sampling technique was used to select 30 respondents in Gboko local government. The regression, descriptive tools were used to analyse the data. The findings were that establishment of small businesses are a function of entrepreneurship; business owners operated because they were taught entrepreneurship and became interested; some became small business entrepreneurs because it was operated through centres of entrepreneurship and others were because start up capital was obtained through the entrepreneurship centres. It was recommended that, the government should encourage graduates and school leavers to start their own businesses by creating an enabling environment for small businesses to thrive.

Key words: Entrepreneur, promoting, small business, income

1.0 Introduction

The underlying philosophy of the various development programmes being run in the country today especially in our universities is targeted at increasing the supply of adequately trained entrepreneurs who will achieve success in business ventures. According to Okpara (2000) the government is therefore putting in place basic social and economic infrastructure, which will launch Nigeria into an industrial giant in the foreseeable feature. This can only be achieved through aggressive participation of the private sector and this role is assigned to the entrepreneur.

Small business development is known to play very vital roles in promoting and sustaining economies and industrial development. For both the developed and developing nations, small scale businesses have contributed in generating income and output, enhancing regional economies through promoting resource utilization. This is critical to economic development, innovations, entrepreneurial skills development and encouragement for the use of local raw materials and local technology.

According to Akighir et al., (2011), Benue State is recorded the 8th poorest state of the 36 states of the Federal Republic of Nigeria (FRN). The huge potentials that exist in the economy of Nigeria has not translated to the full exploitation of this sector, especially in it's contribution to the Gross Domestic Product (GDP) and in employment generation. This may have contributed to the current state of poverty that has deepened among the people more so with the failure of government's efforts at alleviating poverty in the state and particularly in Gboko local government area.

Objective of the Study

i.   To determine the interest of graduates of tertiary institutions in formation of small business entrepreneurship.

ii. To ascertain the level of promotions for career in small business entrepreneurship.

iii. To examine the difficulties in starting any small business entrepreneurship.

iv. To determine relationship between primary vocation and career in small business entrepreneurship

Research Questions

1.   Do graduates of tertiary institution have interest in formation of small business entrepreneurship?
2.   What is the level of promotion for career in small business entrepreneurship?
3.   What are the difficulties in starting and running small business entrepreneurship?
4.   Is there any relationship between primary vocation and career in small business entrepreneurship?

Hypothesis

Ho_1:   Graduates of tertiary institutions do not have significant interest in the formation of small business entrepreneurship.

Ho_2:   There is low level of promotion for career in small business entrepreneurship in Gboko Local Government Area.

Ho_3:   There are no significant difficulties in starting and running small business entrepreneurship in Gboko Local Government Area.

Ho_4:   There is no significant relationship between primary vocation and career in small business

1.2   Brief Literature Review

The word entrepreneur has been taken from the French Language where it cradled and originally merits designating an organiser of musical or other entertainments, (Khauka, 2002). The originators of most entrepreneurial theories included the works of Schumpeter (1961) that considered entrepreneurs as innovators, dynamic agents of change in an economy, and an engine of the capitalist economy with new methods of production and creation of opening of new markets, while Knight (1921) conceptualised the idea of risk taking, uncertainty and profit interests in entrepreneurial activities.

The entrepreneur is an individual with the zeal and ability to find and evaluate opportunities, gather necessary resources, take sequential and systematic steps towards utilizing the advantages of such opportunities. Entrepreneurs are calculated risk takers (Okpara, 2000). Entrepreneurship relates to the functions of an entrepreneur as the man who perceives business opportunities and takes advantage of the scarce resources to use them profitably. The entrepreneur bears the non-insurable risks in the enterprise and directs the human and material resources to achieve the business objectives. An entrepreneur has to possess some psychological traits which may be latent but could be aroused through training or become manifest in an individual which training could build upon.

Thus to qualify as an entrepreneur it is not sufficient to be a businessman just managing an enterprise. The entrepreneur has to be an originator of profitable business ideas for Igbo (2006), the entrepreneur has been seen as an actor, innovator or developer of technology. Entrepreneurship is the ability to seek investment opportunities and establish an enterprise based on identified opportunities (Gana, 2001). Apprenticeship is an process where entrepreneurs are prepared for gaining the relevant business experience from parents who are self employed or through job experiences. It is another dynamics which has survived over the years and that does not allow for accident of investments but a thorough process of learning.

In discussing entrepreneurship, Okpara (2000) argued that, to qualify as an entrepreneur, it is not sufficient to be a businessman just managing an enterprise. The entrepreneur has to be an originator of a profitable business ideal. The practice of entrepreneurship should therefore be well rooted in the individual to become an entrepreneur. In another contribution, Ebito (2006) submits that countries all over the world have agreed on the indispensability of SMES to economic growth so much that SMES are often referred to as the backbone or engine room for economic transformation. There are reasons to infer on what Zahra, (1999) suggests that entrepreneurship has long been considered a significant factor for social and economic growth because it provides millions of job opportunities, offers a variety of consumer goods and services and generally increases national prosperity and competitiveness. In other contributions, Yemisi & Muktar (2009) agreed that small enterprises involved in agriculture contribute substantially to poverty alleviation notably in the rural areas. It equally contributes to economic development of the nation, while Osuala (2004) and Amaewule (1993) deduced reasons for the failure of enterprises to include but not limited to lack of entrepreneurship skills, lack of requisite training in entrepreneurship, managerial inexperience and ineptitudes, poor computation and record-keeping skills.

In another observation on entrepreneurship, Chukwurah (2011) notes that it is all about job and wealth creation. It deals with needs identification and taking steps to bridge existing gaps by providing solutions to those identified needs. Onu (2006) submits that, there are contributing factors that determine who will exhibit

creativity. Creativity can help individuals view problems in different perspectives. Creativity is also useful in generating unique solutions to problems.

Table 1. Entrepreneurs by Ethnic Groups in Nigeria

Ethnic Group	Entrepreneurs
Igbo	35.6
Yoruba	40.5
Hausa/Fulani	9.5
Efic, Ibibio, and Ijaw	5.4
Edo	2.5
Other ethnic groups	6.5
Total	100

Source: Central Bank of Nigeria (CBN) (1994) Annual Report and Federal Office of Statistics 1995 Annual Abstracts of Statistics.

2.2   Small Scale Business

In Nigeria, the National Council of Industry, under the Federal Ministry of Industries periodically revises the classification of micro, small and medium scale businesses. Other institutions such as the Central Bank of Nigeria and the Nigerian Association of Small-Scale Industries (NASSI) adopt classifications that vary from those of the Federal Ministry of Industries. There is however, greater concurrence of opinion when it comes to defining these enterprises in terms of assets' value than on any other basis.

Table 2:   Enterprise Classification

S/N	Type of Classification	Type of Cost (Excluding land but including working capital)	Number of Employees
1.	Micro/Cottage Industry	N1.5 million	1 – 10
2.	Small Scale Industry	50 million	11 – 100
3.	Medium Scale Industry	Over 50 million but not more than 200 million	
			101 – 300
4.	Large Scale Industry	Over 200 million	Over 300

Source: National council of industry cited by Chima Onuoha (2008) Public Private Economic Initiative: The Role of SMIELS in The Development of SMEs, African Journal of Entrepreneurship Vol. No. 2, September (2008).

At the 13th council meeting of the National Council on Industry held in July, 2001 micro and small enterprises (MSES) were defined as follows:

- **Micro/cottage industry:** This refers to an industry with a labour size of not more than 10 workers or total cost of not more than N1.5 million including working capital but excluding cost of land.
- **Small scale industry:** An industry with a labour size of 11 – 100 workers or a total cost of not more than N50 million including working capital but excluding cost of land.

Characteristics of Small Business

Small businesses are of two distinct types:

- The lifestyle business: is built around the personal and financial needs of an individual or a family.
- The high-growth ventures: They are usually run by a team, and they expand rapidly.
- Innovation: Small businesses are characterized by an innovative spirit and have more competitive advantage.
- Limited Resources and Hard Work: Small companies generally, have limited resources; therefore owners and employees must learn how to do more with less.

The Economic Role of Small Businesses

Small Businesses:

- Providing jobs
- Introduce new products
- Supplying the needs of large organisations
- Providing specialized goods and services

Factors Contributing to the Increase in Small Businesses

- Technology: As technology gets cheaper and more advanced, small companies expand.
- Increase in Minority Business Owners: Women entrepreneurship.

- Corporate Downsizing and Outsourcing: Corporate layoffs are also fuelling the growth in small businesses.
- Entrepreneurship and vocational development programmes:
- Government support (Onu, 2006).

Identifying Small Business Opportunities in Nigeria

Starting and managing a business according Onu and Ikeme (2008) takes:

- Motivation
- Desire and talent
- Research and planning

Some of the most common reasons for starting a business:

- Want to be your own boss,
- Wanting financial independence,
- Wanting creative freedom, and
- Wanting to fully use your skills and knowledge.

Investment Opportunities

- Automotive services and repair
- Building contractor (remodelling, repairing)
- Management and business consulting
- Marketing programs and services
- Trucking
- Wholesale trade, nondurable goods
- Communication consultant
- Restaurant
- Audiovisual production services
- Other skills and vocations that can be developed are:
- Tailoring
- Weaving
- Hairdressing
- Pottery
- Cloth dying and tying
- Crafting
- Shoemaking
- Carpentry
- Electrical works
- Farming

2.2.1 Functions of Entrepreneurship

According to Ikeme (2012) entrepreneurship perform the following listed functions: Identification of business opportunities, selection of opportunities, decision on form of enterprises, combination of factors, allocation of resources, planning and controlling, business management, mobilisation and utilisation of local raw materials, risk bearing, marketing and innovation in the creation of employment opportunities.

3.0 Methodology

This study was carried out in Gboko Local Government Area of Benue State. The local government is bordered on the North-West by Buruku Local Government, East by Tarkaa Local Government, and South by Ushongo Local Government. The major occupations are Soybean farming, petty trading, automobile servicing among other small business enterprises in the locality. Benue Cement Company known as Dangote Cement Plant is the major manufacturing company in Gboko Local Government Area. The population of study was 30 respondents made up of 3 hair dressing/barbing, 4 computer operators, 6 fashion designing/ tailoring, 6 welders, 3 in the catering services, 1 management consultant, 2 wholesale trading, 2 restaurants, 2 poultry farms,1 shoe making. These were those who trained at the Sev-Av Foundation workshop organised byere Non-Governmental-Organisation (NGO) in Benue State. The data collection was by questionnaire from participants as respondents. The descriptive statistics was used while the collected data was analysed using correlation and regression. The following model was designed for the purpose of representative of the required variables.

Represented by this model SBE=F(C,EO,MT,NJ,EE,GS,OB) where

SBE=Small Business Entrepreneurship
C=Capital
EO= Ease of Operations
MT=Minimal Taxes
NJ=No government Job
EE=Enabling Environment
GS=Government Support
OB=Own Boss

3.1.3 Model Specification
The model for this study is stated as follows:

$P_1 = SBE\ f\ (x_1, x_2, x_3, x_4, x_5, x_6, x_7)$
Where

x_1 = capital

x_2 = ease of operation

x_3 = minimal taxes

x_4 = no government job

x_5 = enabling environment

x_6 = government support

x_7 = want to be own boss

$SBE = \beta_o + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + u$

β_0 = Intercept
$\beta_1 - \beta_7$ = are parameters
u = the error term
The estimated regression equation is $y = a + bx$
Where
y = small business
x = entrepreneurship
a and b are parameters to be estimated from the above equation.

The estimated correlation equation is

$$rxy = \frac{\sum xiyi}{\sqrt{\sum xi^2} \ \sqrt{\sum yi^2}}$$

Where $Xi = Xi - \overline{X}$ and $yi = yi - \overline{y}$
                      Y = small business
                      X = Entrepreneurship

The four hypotheses formulated in section 1.4 were tested using regression and correlation analysis. Hypotheses 1, 3 and 4 were tested using regression analysis while hypothesis 2 was tested using the Pearson product moment correlation coefficient.

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4.1 Results and Discussions
Table 1: Types of Small scale businesses

S/No	Type of small business	Frequency	Percentage (%)
1	Hairdressing/barbing saloon	3	10
2	Communication consultant	4	13
3	Fashion designing	6	20
4	Welding and fabrication	6	20
5	Catering services	3	10
6	Management consultants	1	3.3
7	Wholesale trade	2	6.6
8	Restaurant	2	6.6
9	Poultry	2	6.6
10	Shoe making	1	3.3
	Total	30	100

Table 1 shows that 3 respondents representing (10%) are interested in hairdressing/barbing saloon, 4 respondents representing 13% are interested in communication consultants Information Communication Technology (ICT), 6 respondents representing (20%) are interested in fashion design/tailoring. 6 respondents representing 20% are interested in welding and fabrication while 3 respondents representing (10%) are interested in catering services. Among the respondents, 1 respondent is interested in management consulting and shoe making respectively, 2 respondents each indicated their interest in wholesale trading, restaurants and poultry farming respectively.

From the analysis above, one can see that, respondents are more interested in fashion design/tailoring and fabrication, followed by communication consultancy. The reasons accounted for this are not far fetched. The Benue State government gives sewing machines, welding machines and generators and computers to those who have successfully gone through entrepreneurship training. These equipments are given to grandaunts at the day of graduation.

Table 2: Respondents option on promotion of Small Business

S/No	Items	SA(4)	S(3)	D(2)	SD(1)	Mean
1	I am interested in small business, so I am going into it.	15(60)	10(30)	2(4)	3(3)	3.2
2	I am motivated to go into small business because my friends are succeeding in it.	20(80)	5(15)	2(4)	3(3)	3.4
3	I am encouraged to start small business because it has been promoted	-	-	10(20)	20(20)	1.3
4	I am starting a small business because the government will give me start up capital	25(10)	5(15)	-	-	3.8
5	I am going into small business because there are centres for skill acquisition.	16(64)	4(12)	1(2)	9(9)	3.2
6	I want to be self employed	26(104)	1(3)	1(2)	2(2)	3.7
7	The government is supporting small scale business entrepreneurs	5(20)	15(45)	-	10(10)	2.5
8	Primary vocation is available	20(80)	10(30)	-	-	3.6
9	I am afraid of unemployment	11(44)	9(27)	4(8)	6(6)	2.8
10	I am influenced by immediate environment	5(20)	5(15)	9(18)	11(18)	2.3
11	I am interested in going through apprenticeship	7(28)	8(24)	5(10)	10(10)	2.4
12	Equipments are readily available to start a small business	7(28)	13(39)	-	10(10)	2.5
13	It is easy to get the equipments	15(60)	2(6)	8(16)	5(5)	2.9

Source: Field survey, 2013.   Overall mean = 2.8

Data in table 2 showed an overall mean score of 2.8. On a 4 point likert scale of this magnitude, a mean score of 2.0 and above is considered significant and the items are agreed upon. It implies that apart from promotion which has a mean score of 1.3, and is not considered significant, all the other items (interest, motivation, availability of capital, skill acquisition centres, self employment, government support to small business entrepreneurs, primary vocation, environment influence, availability of equipment and the ease to get the

equipment) have a mean scale that is more than 2.0. It means they are significant and capable of motivating small scale entrepreneurs in going into small scale businesses.

Table 3: Respondents opinion on Reasons why they are into Small Scale Businesses

S/No	Items	SA(4)	S(3)	D(2)	SD(1)	Mean
1	Small start up capital	20(80)	10(30)	-	-	3.6
2	Easy to operate	5(20)	18(54)	2(4)	5(5)	2.7
3	Government taxes are minimal	6(24)	12(36)	4(8)	8(8)	2.5
4	No government job	25(100)	5(15)	-	-	3.8
5	Enabling environment	4(16)	2(6)	7(14)	17(17)	1.7
6	Government support	6(24)	6(18)	8(16)	10(10)	2.2
7	Want to be own boss	15(60)	5(15)	6(12)	4(4)	3.0

Source: Field survey, 2013.   Overall mean = 2.7.

Table 3 showed an overall mean score of 2.7 indicating that all the items constructed in table 3 are significant and can account for establishment of small business in Gboko Local Government Area of Benue State. Going by specific items, start up capital had a mean score of 3.6 and was ranked 2nd, no government job had a mean score of 3.8 and was ranked 1st. easy to operate had 2.7, minimal government taxes 2.5, government support 2.2, those who wanted to be their own boss 3.0 enabling environment had a mean score of 1.7 which is less than the acceptable mean score of 2.0.

This item was not considered significant and was therefore not agreed upon. So an enabling environment especially in the area of basic infrastructure is considered as a strong factor or reason why people go into small scale businesses in Gboko Local Government Area of Benue State.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.994[a]	.989	.980	.80582

a. Predictors: (Constant), Ease of obtaining them, Self Employment, Promotion, Primary vocation, Capital, Environmental influence, Apprenticeship, Unemployment, Skill acquisition, Interest, Equipments, Government Support, Motivation

Table 5: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	909.077	13	69.929	107.692	.000[a]
	Residual	10.390	16	.649		
	Total	919.467	29			

a. Predictors: (Constant), Ease of obtaining them, Self Employment, Promotion, Primary vocation, Capital, Environmental influence, Apprenticeship, Unemployment, Skill acquisition, Interest, Equipments, Government Support, Motivation

b. Dependent Variable: Small Business

Hypothesis One

Graduates of tertiary institutions do not have significant interest in the formation of small business entrepreneurship.

To test this hypothesis, item 1, 2, 3, 6, 12 in table 2 were used.

H_{o1}:   Model Summary

Mode	R	R. Square	Std error of the estimate
1	1.000	1.000	.000

a: Predictors: (constants), equipment, self employment, promotion, interest motivation.

From the table above, r = 1.000, r^2 = 1.000. This implies that regression is perfect. This hypothesis is tested at 0.05 level of significance. P – value calculated is 0.000 which is < 0.05 indicating that the relationship is significant. It is obvious that graduates of tertiary institutions have a significant interest in the formation of small business entrepreneurship in Gboko local Government Area of Benue State.

Hypothesis Two

There is low level of promotion for career in small business entrepreneurship in Gboko Local Government Area. To test this hypothesis, items 3,5,7 in table 2 were used.

H_{o2}:

Correlations		Promotion	Skill acquisition	Support	Small Business
Promotion	Pearson correlation	1	.587	.625	
	Sig. (2 – tailed)		.001	.006	
	N	30	30	80	0
Skill acquisition	Pearson Correlation	.587	1	.929	
	Sig. (2-tailed)				
	N	30	30	30	0
Support	Pearson Correlations	.625	.929	1	
	Sig (2 – tailed)				
	N	30	30	30	0
Small business	Pearson Correlation				
	Sig. (2 – tailed)				
	N	0	0	0	0

*.   Correlation is significant at the 0.01 corel (2 – tailed)

a.   Cannot be computed because at least one of the variable is constant.

From the table above, promotion has a perfect correlation; skill acquisition has 0.587 while government support is 0.625. Statistical evidence has allowed us to reject the null hypotheses and accept the alternative. It implies that there is high level of promotion for career in small business entrepreneurship in Gboko Local Government Area of Benue State.

Hypothesis Three:

There are no significant difficulties in starting and running small business entrepreneurship in Gboko Local Government Area.

H_{o3}:   Model Summary

Mode	R	R. Square	Std error of the estimate
1	1.000	1.000	.000

a: Predictors: (constants), no government jobs, poverty.

From the table above, r = 1.000, r^2 = 1.000. This implies that regression is perfect. This hypothesis is tested at 0.05 level of significance. P – value calculated is 0.000 which is < 0.05 indicating that the relationship is significant. It is obvious that there is significant relationship between starting and running small business entrepreneurship in Gboko local Government Area of Benue State.

Hypothesis Four:

There is no significant relationship between primary vocation and career in small business entrepreneurship items 1, 5, 8, 11 of table 2 and 7 of table 3 were used in testing hypotheses four.

H_{o4}:   Model Summary

Mode	R	R. Square	Std error of the estimate
1	1.000	1.000	.000

a: Predictors: (constants), equipment, self employment, promotion, interest motivation.

From the table above, r = 1.000, r^2 = 1.000. This implies that regression is perfect. This hypothesis is tested at 0.05 level of significance. P – value calculated is 0.000 which is < 0.05 indicating that the relationship is significant. It is obvious that there is significant relationship between primary vocation and starting career in small business entrepreneurship in Gboko local Government Area of Benue State.

5.0   Discussion

A simple linear regression model involving one dependent variable is used. Small business entrepreneurship is used as a dependent variable while promotion of entrepreneurship is used as independent variable. The regression technique is used to determine the existence of non existence of a relationship between small businesses and promotion of entrepreneurship. Data in table 4 indicate that entrepreneurship is a strong determinant of small businesses. $r^2 = .989$ implying that 98.9% of the variation in small businesses is accounted for by its relationship with entrepreneurship.

The correlation coefficient (r) shows that a strong positive relationship exists between small businesses and entrepreneurship ($r = .994$). It indicates that two variables are strongly related in a positive way. The coefficient of determination r^2 is (.989). The value of adjusted $r = 0.980$. That is 98.0% of the variation in small business is accounted for by its relationship with entrepreneurship. In Table 5, F value is 107, significance 0.00 which is < 0.05 implying that a relationship thus exists between entrepreneurship and small businesses. In hypothesis one statistical evidence was permitted the researchers to conclude that graduates of tertiary institutions have interest in the formation of small business entrepreneurship in Gboko Local Government Area of Benue State. This has also satisfied research objective one. In hypothesis two, it was obvious that the level of promotion for career in small business entrepreneurship was high as statistical evidence significant enough to reject the null hypothesis. For hypothesis three, it was established that there are indeed difficulties in starting and running small business entrepreneurship. For hypothesis four, r = 1 indicating that there is a significant or perfect relationship between primary vocation and career in small business entrepreneurship in Gboko, Local Government Area of Benue State.   Ikeme (2012), opined that, the challenges of getting Nigerian youths empowered to acquire skills and ideas for the sake of creating employment for self and others becomes a critical challenge for the development of small, medium and large scale businesses. Zahra, (1999) submits that, entrepreneurship has long been considered a significant factor for social and economic growth because it provide millions of job opportunities, offers a variety of consumer goods and services and generally increases national prosperity and competitiveness. Onu (2006) submitted that, there are contributing factors that determine who will exhibit creativity. Creativity can help individuals view problems in different perspectives. Creativity is also useful in generating unique solutions to problems.

6.1   Conclusion and Recommendations

The findings of the study showed that, establishment of small businesses are a function of entrepreneurship. Most small business owners operated the businesses because they were taught entrepreneurship and became interested; some started their businesses because it was promoted through centres of entrepreneurship. Some of the business owners got their start up capital through entrepreneurship centres. Expansion of their business size is necessary if the desired objective of reducing unemployment among graduates is to be achieved. It is recommended that, the Government should encourage graduates to start their own businesses by creating an enabling environment for small businesses to strive.

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Appendix

Table 1: Types of Small scale businesses

S/No	Type of small business	Frequency	Percentage (%)
1	Hairdressing/barbing saloon		
2	Communication consultant		
3	Fashion designing		
4	Welding and fabrication		
5	Cathering services		
6	Management consultants		
7	Wholesale trade		
8	Restaurant		
9	Poultry		
10	Shoe making		
	Total		

Table 2: Respondents option on promotion of Small Business

S/No	Items	SA(4)	S(3)	D(2)	SD(1)	Mean
1	I am interested in small business, so I am going into it.					
2	I am motivated to go into small business because my friends are succeeding in it.					
3	I am encourage to start small business because it has been promoted					
4	I am starting a small business because the government will give me start up capital					
5	I am going into small business because there are centres for skill acquisitions.					
6	I want to be self employed					
7	The government is supporting small scale business entrepreneurs					
8	Primary vocation is available					
9	I am afraid of unemployment					
10	I am influenced by mediate environment					
11	I am interested in going through apprenticeship					
12	Equipments are readily available to start a small business					
13	It is easy to get the equipments					

Table 3: Respondents opinion on Reasons why they are into Small Scale Businesses

S/No	Items	SA(4)	S(3)	D(2)	SD(1)	Mean
1	Small start up capital					
2	Easy to operate					
3	Government taxes are minimal					
4	No government job					
5	Enabling environment					
6	Government support					
7	Want to be own boss					

Source: Field survey, 2013.   Overall mean = 2.7.

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