

Assessing the Implications of Book-Keeping and Payment Culture on Sustainable Female Entrepreneurship Development in Osun State, Nigeria

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Abstract

This study examined practice of book-keeping system and prevailing payment culture amongst rural female entrepreneurs involved in Garri and Palm oil processing. This was with a view of examining their impact on achieving sustainable development of small-scale enterprises among rural women. The study was carried out in six purposively selected local government areas of Osun State in Nigeria. Using a multi-stage sampling technique, a structured questionnaire was administered on 265 women, and six Focus Group Discussions (FGDs) were organized in the selected rural settlements. Result revealed three modes of payment for goods sold: cash, credit and an arrangement between the buyer and entrepreneur known as 'agbaale'. Additional findings identified poor practice of payment modes and lack of book-keeping culture amongst the rural female entrepreneurs as major obstacles for business expansion as well as sustainability. It was concluded that there is need for regular communal training on rudiments of business practices, management and accounting principles, particularly, among the rural women to overcome the obstacles to their sustainable development.

Key words: *sustainable, rural-enterprise, female-entrepreneurship, book-keeping, payment-culture,*

Introduction

Female entrepreneurship activities are thriving globally, though with diverse levels of development and sustainability in both developed and developing countries (Minitti, 2006). A report by Allen, Elam, Langowitz and Dean (2007) showed that the number of women starting their own businesses is increasing and has contributed to economic growth, especially in the rural areas. Allen *et al.* (2007) argued further that in Brazil, women account for nearly half of small businesses. Women entrepreneurs are simply women that participate in total entrepreneurial activities, who take the risks involved in combining resources together in unique ways to take advantage of the opportunity identified in their immediate environment through the production of goods and services. In Nigeria, most of women entrepreneurs are involved in micro, small and medium scale enterprises (MSMEs) which contribute more than 97 percent of all enterprises, 60 percent of the nation's GDP and 94 percent of the total share of the employment (Mayoux, 2001, Ndubusi, 2004). Largely, the spectrum of women in entrepreneurship often ranges from home-based businesses (HBB) to micro, small, and medium

enterprises (MSEs) (ILO, 1999). Through their activities, women entrepreneurs contribute in great share to development of rural economies (Petrin, 1994).

Micro and small-scale businesses are predominant in a number of rural settings in Africa (Adjei, 2012) ; and this practice could be developed to contribute significantly to the national economy, just as people in rural areas are more frequently self-employed or family workers than urban people (Kolawole and Torimiro, 2005). Data on female entrepreneurship development suffer from limitations that precluded their generalization (Dolinsky *et al.*, 1993). This is because most international studies on female entrepreneurs use convenience sampling, small sample sizes; have a limited geographical scope and individuals were seldom observed over an extended period (O'Neill and Viljoen, 2001). This can also be said of developing countries like Nigeria, where there exists paucity of data on female-owned businesses. This thus creates the need for further research on female entrepreneurs as identified by Akinbami (2008) and Kasarda (1992). The basis of female involvement in rural entrepreneurship development is to enhance living conditions of household member and establish a strong financial system, which could lead to increased business growth (UN, 2008). Furthermore, the expansion of women entrepreneurship around the world can constitute an important pool of resource that could be mobilized to achieve development agenda for any nation, including rural areas (Minniti *et al.*, 2006).

Rural development is linked to entrepreneurship because institutions and individuals promoting rural development see entrepreneurship as a strategic development intervention that can accelerate the rural development process. It is also seen as an enormous employment potential and as the key strategy to prevent rural unrest. Farmers see it as an instrument for improving farm earnings and women see it as an employment possibility near their homes, which provides autonomy, independence and a reduced need for social support (Petrin, 1994). That is, entrepreneurship stands as a vehicle to improve the quality of life of individuals, families and communities and sustains a healthy economy and environment. The essence of entrepreneurship to rural development accepts entrepreneurship as the central force of economic growth and development; without it, other factors of development could be wasted. However, the acceptance of entrepreneurship as a central developmental force by itself will not lead to rural development and the advancement of rural enterprises, but what is needed in addition is an environment where proper bookkeeping and good payment culture are in practice for sustainable development and growth of female entrepreneurship in rural areas.

Rural population in Nigeria is put at 48 percent of the total population of the country with 35 million females (British Council in Nigeria, 2012). Fifty-four percent of Nigerians still live in poverty and the proportion has doubled since 1980 (when about 28 percent were classified as poor). Nigeria ranks 118 out of 134 countries in the Gender Equality Index with women making up only 21 percent of the non-agricultural paid labour force (British Council, 2012). At every educational level, women earn less than their male counterparts earn and in some situations, men with less education earn more than better-educated female peers, which could account for the reason why Nigeria has one of the lowest rates of female entrepreneurship in sub-Saharan Africa. According to UNIDO (2003), majority of women are concentrated in casual, low-skilled, low paid informal sector employment. In addition, only about 15 percent of women have a bank account, a pointer to what value women place on bookkeeping culture though female entrepreneurship thrives in the country, especially in the rural communities. Thus, the motivating factor for this study stems therefore from the recognition of the lack of proper record keeping (UNIDO, 2003; Akinbami, 2008) on the part of the female entrepreneurs in the rural areas. The study focuses on salient issues such as bookkeeping and payment culture as it affects the sustainability of rural female entrepreneurship development in Nigeria. As a follow up to earlier works (Akinbami, 2008; Akinbami *et al*, 2008), this study focuses on the system of bookkeeping and payment culture of female entrepreneurs as it impacts on rural female enterprise in Osun State, Nigeria. It is recognized that there are key factors essential to sustaining successful rural female entrepreneurship. These inform the overarching objective of the study which is to highlight sustainable principles for rural entrepreneurship development with emphasis on the female entrepreneur.

The specific objectives are to:

1. examine the payment mode operated amongst rural female entrepreneurs; and
2. examine current book-keeping system amongst them.
- 3.

Female Entrepreneurship and Sustainability Principles

Female entrepreneurship has become a key area of debate among different groups of people due to its critical importance to the economic development of any nation. Female entrepreneurship sub-sector is poverty ridden, as it usually exhibits high extinction rates, which could be attributed to limitations such as 'business illiteracy' and deficiency in management of such enterprise inconsistent with sustainability principles, thereby creating challenges for new entrants in developing and sustaining rural female entrepreneurship.

In Nigeria, according to Akinbami (2008), most female entrepreneurs can be classified into "very small" micro-enterprises (cottage businesses) which are informal and unregistered businesses. These categories of business practitioners usually have little or no education thereby lacking proper modern entrepreneurial and business know-how, only depending on family experiences and "small-scale" enterprises. They also have little access to credit, with limited awareness of market dynamics and market opportunities. They are constrained by their household responsibilities and marital status. The nature of these businesses makes it difficult for these women to access fund; in addition, the banks often rely on personal profiles and records of accomplishment in reviewing loan applications, which are usually not available within these businesses. These factors definitely act as barriers to female entrepreneurship sustainability as they tend to inhibit their survival and growth. According to Parrish (2007), sustainable entrepreneurship is the process of creating new enterprises that survive and thrive by contributing to human wellbeing and the functioning of ecological systems. With these backgrounds, it becomes imperative to examine sustainability of rural female entrepreneurship practice against the backdrop of their financial illiquidity (UNIDO, 2003).

The study is an investigation of the principles, processes, and paradigms of successful sustainable entrepreneurship, particularly in the rural areas of a developing country like Nigeria. It has been reported (Akinbami, 2008; Omorodion, 2007) that women in rural businesses had to be sustained financially through informal third party arrangement called *agbaale* (a Yoruba word, literally meaning 'to bail out'). Partly, the failures in governmental initiatives such as the Better Life for Rural Women Program aimed at addressing impoverishment among Nigerian women contributed to the development of this practice. The Better Life for Rural Women scheme, meant to be 'a critical anti-poverty tool for the poorest, and to open opportunities for alternative income-generating activities among women did not meet the desired expectations (Omorodion, 2007). The programme, which was supposed to be an arrangement put in place to finance the rural entrepreneurship, had no trickle-down effect in the rural communities. Some factors inhibit women from participating fully in all aspects of their chosen businesses. Such factors include culture, marital barriers (such as husbands borrowing the business money from their wives) and poor administrators at both local and state levels (Omorodion, 2007). In a study by UNIDO, financial illiquidity amongst female entrepreneurs in rural communities was reported being a major bane to the sector's development (UNIDO, 2003). This was attributed to their inability to judge the profitability of their operations due to a lack of basic accounting skills, insufficient technical and business management skills as well as sociocultural constraints. To

overcome these limitations, minority and disadvantaged groups, especially rural women should strive for equality through the application of entrepreneurial programs and practices, such as possession of basic accounting principles. Statistics would indicate that assertive gender focused entrepreneurial programming has significantly contributed to the advancement of women in business.

The beauty of rural entrepreneurship however is that those involved try to find unique blend of resources, either inside or outside of agriculture. This they usually achieve by widening the base of a farm business to include all the non-agricultural uses that available resources can be put to or through any major changes in land use or level of production other than those related solely to agriculture. Thus, a rural entrepreneur is someone who is prepared to stay in the rural area and contribute to the creation of local wealth. To some degree, however, the economic goals of an entrepreneur and the social goals of rural development are more strongly interlinked than in urban areas. For this reason entrepreneurship in rural areas is usually community based, has strong extended family linkages, and a relatively large impact on a rural community. A cursory look at the main features of entrepreneurship, which are given as (i) being an economic agent, (ii) being creative, (iii) taking and bearing risk, (iv) being innovative, and (v) being dynamic would be important to guide discussion on the key success factors of rural entrepreneurship particularly as it relates to the woman.

It is important to stress that the principles governing the practice of entrepreneurship are the same in both the rural and urban sectors, the major difference is the operational environment. Shah and Sherkhane (2000) also stated that for a developing country, infrastructure provisions are usually lacking in the rural areas than urban. Thus, the critical features that make for success in entrepreneurship practice are better placed in the urban areas than in the rural areas (Petrin, 1994; Sherief, 2008). These features include:

- Government policies: licensing, taxes and tariffs
- Management: in many small firms, same individual is responsible for the production and management,
- Marketing and finance operations: The entrepreneur still has to make the decision relating to each of the above functions.
- Technical information: lack of awareness on technology and processing
- Marketing: Large firms can afford transport, storage facility, advertising and product development efforts, which an individual, more often, cannot.

- Credit: Mostly forced to rely on personal savings, borrowing from friends and relatives and moneylenders.
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Accounting and booking keeping issues among female entrepreneurs

Accounting theory research was established in the 1960s and 1970s, and aims at providing a comprehensive theory that would be a logical framework from which to derive accounting principles and practices. Accounting theory is usually classified into two broad categories, namely, observation and empirical theories. This study is anchored on both categories. On the one hand, the descriptive (or positive) theory, based on generalizations made by observing how accounting was done in practice, in the context of this paper was the premise on which women entrepreneurs were observed to determine how their accounting was done. On the other hand, decision-usefulness theory, which is based on the study of the information needs of stakeholders from which the empirical theory was created, is based on analysis of how stakeholders actually use financial information. From this backdrop is where normative theory was developed, making use of models on how decision-making ought to be made (Baron, 2004). The ultimate focus of these theories is to develop principles and practices, with the aim of providing a logical framework for accounting from which new principles and practices may be derived when needed. The accounting principles derived from these theories in turn are then to guide the economic activities of any business profitably, including those female entrepreneurs in the rural sector. The principles relevant to the female entrepreneurs in the rural sector are therefore examined in the context of this study.

The first principle therefore sees the business as a 'Going Concern', that is, assuming that the operation of a business will go on indefinitely. However, should the operations of any business not be properly recorded and accounted for, such business may die or become stagnant. Another principle supports 'Objectivity' meaning that accounting should be free from subjective valuation, and the financial information should be based on verifiable data. The theory is also based on the fact that all items must have their acquisition cost accounted for. The principle of 'Materiality' is important. That is, all information concerning economic activity, important enough to influence the decisions of a stakeholder, is said to be material and must be accounted for and disclosed in the financial statements.

There are evidences that female entrepreneurs, especially, in the rural areas, tend to begin their business with little income but do not make significant impact on the economy and society, because they do not take into consideration the accounting (bookkeeping) principles

highlighted. Thus, for the female entrepreneurs in rural sector to be successful, they need to develop their skill in accounting principles and practice, for their full potential and growth in business. In addition, they must eliminate certain attitudes inimical to their businesses. These attitudes include such thoughts as "women are best in domestic work and not in business or women are not exposed enough to carry out business activities"; these stereotyping can lead to fear of engaging in business. In as much as women need financial support to be able to fully participate in the market place to market their goods and services strategically, it is imperative for them to also see the need for training in accounting principles. Studies showed that women-owned businesses in the rural areas are unable to effectively and appropriately cost their goods due to lack of marketing knowledge (Ganesan, 2003, Akinbami, 2008). Could this be responsible for their high extinction rates?

Bookkeeping is "the practice or profession of a person recording accounts and transactions of a business.", and is used by many people in many different organizations every day. Bookkeeping had existed ages before formal recording of history. Barbarians began to keep records by scratching them on the rocks. Other things used include clay tablets, marks on the wall, stones (Darvill, 2009). With industrialization and economic growth, it became relevant to adopt other means of recording keeping. This is because it is impossible to remember all transactions from memory; it becomes necessary for certain sets of accounting books to be kept. This is known as book keeping system, that is, it is the art of recording business transactions in a systematic manner, which gives rise to a systematic knowledge. It is also a means of assessing in order to improve on business performance.

Over the last several decades, considerable efforts have been made throughout the world to provide women with efficient, effective, and appropriate technology, training, and information. According to Olawoye (2010), the positive effects of such effort are beginning to show especially in agricultural production statistics and in indices of family welfare. Yet these successes are still below expectation probably as a result of lack of good accounting skills. This has now placed greater demands on the women in the rural sector in the face of rapid social transformation in an increasing number of areas.

Methodology

Research design

The study employed concurrent mixed method approach, entailing the combination of qualitative and quantitative methods (use of qualitative and quantitative viewpoints, data

collection, analysis, inference techniques) for the purpose of breadth and depth of understanding and corroboration in a single study (Creswell and Clark, 2011). That is, it gives a better understanding of research problems than either approach alone.

The Concurrent mixed method design involves the use of both the quantitative and qualitative strands during a single phase of a study; merging the results of the two strands and then look for convergence, divergence, contradictions, or relationships between the two databases. Qualitative methods are characterized by the need to understand the phenomenon in its natural setting, from an insider's perspective; the necessity of taking each unique context into account; and flexible, in-depth data-collection methods (Hussey and Hussey, 1997). The researcher is seeking to experience phenomena first-hand, and to immerse herself in the data-collection process.

Description of study area

Osun State is one of the thirty-six states in Nigeria and is in the southwestern region of the country. It has a population of about 3.4 million and it consists of 30 Local Government areas. Some of the major towns are Osogbo, Ile-Ife, and Ilesha among others. The State occupies a total area of 9,251 km², ranking 28th in size in the country with a land mass of approximately 8,602 km². Oyo State, Ondo and Ekiti States in the East, Kwara State in the North and Ogun State in the South bound it in the West. The economy of the State is predominantly agrarian with a vast majority of the populace taking to farming. Other occupations include making of hand-woven textiles, tie and dye of clothes, leatherwork, calabash carving and mat weaving. The State is also blessed with vast mineral resources, which include gold, clay, limestone, kaolin and granite. It is rich in many agricultural resources such as yam, maize; cassava, millet, plantain, Palm produce and rice are the major cash crops in the State. Lumbering and the growing and marketing of cocoa and kolanut are carried out on a large scale.

Ile-Ife is an ancient town and is considered the source of all Yoruba race with an economy dominated by farming spread throughout her four local government areas, namely, Ile-Ife Central, Ife East, Ife South, and Ife North respectively. Elected officials run the government of each of the local government. The study was carried out at the Ile-Ife Central Local Government area. According to the census exercise of 2006, it has a population of 167,254 and the female population is put at 49.4% of this figure (FGN, 2006). The study areas do not have central markets where they sell their products and other agricultural products. The study population comprises six purposively selected rural settlements. These settlements are

ItaElewa, Eleso, AbuleOoni, Ilare I, OoniIlare II, Eleweran and Kajola. These communities presently lack modern infrastructures such as good and modern road networks, and potable water supply, (they depend on stream water and water from communities dugged wells). Some of the communities are connected to the national electricity grid while some are not. Only one of the communities has facilities and infrastructures for primary school education and health clinic while the rest do not have such. The description gives the ruralness of these selected communities, which makes them give good representation of communities where women are mainly involved in the informal food processing industry, namely garri and palm oil making. Garri is one of the major products obtained from the processing of cassava tubers and it is a popular West African food. Other entrepreneurship activities carried out in these communities are mainly petty trading.

To generate empirical data for analysis, the study was carried out in purposively selected rural communities from Ife Central local government area of Osun State for their relative involvement in agro-allied activities. These communities are: Ita Elewa, Eleso, Abule OoniIlare I, OoniIlare II, Eleweran and Kajola.

Sampling procedure and sample size

Respondents were selected using a multi-stage sampling technique. Multi-stage sampling technique involved the sample selection in stages, which took into account the hierarchical structure of the population (Battaglia, 2008). At first, the target population of respondents was divided into first-stage units, often referred to as *primary sampling units* (PSUs), and they were sampled first, in this case, it represented all women entrepreneurs in the communities. The selected first-stage sampling units were then divided into smaller second-stage sampling units, often referred to as *secondary sampling units* (SSUs), which are sampled second. For the purpose of this study, the second stage, only reckoned with women entrepreneur in agro business, while the third stage sampled the actual respondents, i.e. women in agro business at household level. These totalled 265 respondents on whom the structured questionnaire was administered.

Both quantitative and qualitative data were collected through structured questionnaire and FGDs respectively. Focus Group Discussions (FGD) were organized to capture the qualitative data amongst 8-10 women in each of the six purposively selected communities to capture first-hand information, which the structured questionnaire was not able to address. The women leader of affected trade purposively recruited the participants in the FGDs.

Data analysis

Descriptive data analysis techniques, principally univariate analysis were conducted on the quantitative data. For the qualitative data, the interviews were transcribed to bring out themes for discussion in the analysis of the study. The results of both the quantitative and qualitative data were triangulated to have a better understanding of the payment and book keeping culture amongst rural women entrepreneurs in the selected communities.

Ethical considerations

The objectives of the study were explained to the participants for proper understanding of the study and their voluntary participation in the study was encouraged. The respondents were assured of the confidentiality of their responses by the use of pseudo names and business names where necessary, to protect the identity of the participants. The participants' preferred language was used to conduct the research.

Results and analysis

Socio-Demographic Characteristics of the Respondents

The socio-demographic characteristics (Table 1) of the respondents engaged to develop the empirical data used in this study are presented as follows: about 69% of the women are in the age bracket of 21 - 50, while about 12% are in 50 - 60 category. In addition, the survey revealed that about 19% of the respondents are well above 61 years old. This becomes more worrisome when the tedious nature of food processing is considered. Due to advancement in age, this group of respondents may not be active in production process in order to earn sustainable income. Married women constituted about 88%, 5% were separated, 4% were divorced while 3% were single. About 56% of the married women belong to monogamous setting.

Information gathered from the field revealed that about half of the respondents have primary education, with a quarter having being exposed to some form of secondary education or other. A quarter had no educational exposure at all.

Table 2 presented the breakdown of involvement of the respondents in either or both garri and palm oil processing. The data showed that an average of about 37% of the respondents fall in the category of garri making in all the communities, while 41% are into palm oil processing. About 22% indicated that they are engaged in the processing of both products. However, from information gathered during the FGD, it was reported that almost all the women are involved in processing of both garri and palm oil in the communities visited.

Table 1 Age Grouping, Marital Status and Family Type of Respondents

Age Grouping	F	%	Marital Status	F	%	Family Type	F	%
11-20	3	1.0	Single	9	3.0	Monogamy	148	56.0
21-30	30	11.5	Married	232	87.5	Polygyny	89	33.5
31-40	49	18.5	Separated	10	4.5	Not Filled	28	10.5
41-50	77	29.0	Divorced	9	3.0			
51-60	55	20.5	Not filled	5	2.0			
61-70	38	14.5						
71-80	12	4.5						
Not Filled	1	0.5						
Total	265	100		265	100		265	100

Source: Field survey

Table 2 Respondents' Primary Occupation

Primary Occupation	ItaElewa		Eleso		OoniIlare 1		OoniIlare 2		Eleweran		Kajola		Total	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Garri making	17	36	15	38	15	38	28	37	6	35	16	36	97	37
Palm Oil processing	20	43	16	40	16	40	32	42	7	41	18	30	109	41
Both	10	21	9	22	9	22	16	21	4	24	10	22	58	22
Wrongly filled	0	0	0	0	0	0	0	0	0	0	1	2	1	<1
Total	47	100	40	100	40	100	76	100	17	100	45	100	265	100

Source: Field survey

However, FGD revealed the business ownership structure among the women. The respondents reported that being involved in processing activities is quite different from owning/ ownership of the business.

Entrepreneurial Practices and Payment culture for Goods and Services

During visitation to the communities, it was discovered that there were two categories of women involvement in production process of either garri or palm oil or both. First are those who assist some owners of businesses, and those who are owners of the business. As a result, there are different modes of remuneration by the owners to different assistants employed.

About 45% of the women are in assistant category, out of which about 5% of them indicated that they were not paid. They were however silent on the reason(s) for this. However, on further inquiry, it was discovered that they assisted their family members. The remaining 95% of this category in the various communities indicated various modes of payment were adopted to remunerate their services. FGD conducted further clarified this mode of payment.

For palm fruit production, labour as a factor was employed at four levels of production process which are: harvesting, extracting, collecting and processing of the palm oil to its final state by the women entrepreneurs. The harvester is the one employed to pluck the fruit from the palm tree while the extractor operates the machine that extracts the flesh from the fruit before processing (usually a man). Collectors are those that pack the palm fruit harvest from the palm tree and lastly, the women who process to its final state. Details of payment pattern are highlighted in Tables 3 and 4 respectively.

To estimate the expenditure for processing of fresh cassava to garri, a tin (or 12.5 kg) was used as the means of measure. In garri processing, it was gathered that the mode of payment for the five levels of labour employed after purchasing cassava stands in the farm in the various communities is identical. The levels are harvesting, collecting, peeling, transporting and processing of cassava to its final stage, which include grating/dewatering and frying. The cost of firewood is also included in the cost estimation.

Payment for labour employed in garri processing is made through cash. In these communities, the harvester is paid an average of ₦1000 to harvest 200¹ stands of cassava from the farm during raining season and dry season. Collecting, peeling and transporting are done either by the woman entrepreneur or through hired labour. With hired labour, the entrepreneur pays ₦1000 to harvest the 200 stands (or 600 tubers) of cassava. In all the communities visited there usually exists either one or two grinding machines where they pay between ₦700 for grinding and ₦500 for grating and dewatering. At the level of frying, extra labour is sought by the entrepreneur to fry, attracting ₦2400 for the entire harvested cassava. Information garnered from the entrepreneurs indicates that an average of 12 tins (150 kg) of garri is usually got from 200 cassava stands. This means that the production cost of a tin of garri is about ₦750.

Table 3: Mode of Payment for Palm Fruit Harvesters and Extractors for all the Communities

Community	Mode of Payment	Findings
Harvester	Both cash and product	The harvester is paid ₦300 for feeding daily and ₦20-25 per bunch of palm fruit harvested and also given 2 'tarikarl' (equivalent to six-60cl bottles or 3.6 litres) of palm oil on every 1 drum (200 litres) produced. He is also paid ₦200 for clearing too many leaves on the palm tree.
Collectors	Both cash and product	The collector is paid ₦50 for feeding daily and 1 'tarikarl' (equivalent to 3-60cl bottles or 1.8 litres) of palm oil.
Extractor	Product only	The extractor is given between 2 and 3 'tarikarl' (equivalent to six-to-nine-60cl bottles or 3.6 to 5.4 litres) of palm oil on every 1 drum (200 litres) produced.

Source: Field survey

Table 4 Mode of Payment for those Processing Palm Oil to its Final State

Community	Mode of Payment	Monetary value from quantitative data gathered (Naira, ₦) ²	Remark based on the qualitative data gathered
Eleso	By Tarikan of palm oil	360.00	The survey conducted revealed that workers are paid a 'tarikan' (standard measure in the community) of palm oil daily. This is equivalent to 3 bottles (1.8 litres) of palm oil.
Ooni IlareII	Monthly payment	2000-4000	In OoniIlare II, the survey revealed that workers are paid monthly as against daily payment in some other communities. The price ranges from ₦2000 -₦4000 monthly.
Kajola	Daily payment	300.00	The survey revealed that workers in Kajola are paid daily. They receive ₦250 for labour and ₦50 for feeding in most cases.
Ita Elewa	By bottles of palm oil daily/or daily payment	300.00	The survey revealed that workers in Ita Elewa are paid daily. They receive ₦250 for labour and ₦50 for feeding in most cases.
Oon iIlare I	By bottles of palm oil daily/or daily payment	300.00	Labour is remunerated with 3 bottles of palm oil or ₦250 for labour and ₦50 for feeding.
Eleweran	Daily payment	250.00	The survey revealed that workers in this community are paid daily. They receive ₦200 for labour and ₦50 for feeding in most cases.

²1 bottle of palm oil as at the time of survey was ₦120.00. This varies according to season.

Source: Field survey

¹ The study assumes 3 tubers per cassava stand

² 1 bottle of palm oil as at the time of survey was ₦120.00. This varies according to season.

However, there are still some extra costs incurred by the woman entrepreneur involved in palm oil processing in the visited communities, though fixed cost. They are the labourers engaged to maintain the farmland and those to plough the farmland with tractor. They are paid ₦2,000 each.

Income and its Usage in the Communities

In terms of income, data from respondents indicate that about 30% of respondents from the communities fall within the monthly income bracket of ₦1000-5000, with the bulk of the women having an average monthly income of between ₦5000 and ₦15000 and above, while about 8% did not know how to quantify their efforts. This is captured in Table 5.

Table 5 Average Monthly Income Distribution amongst Respondents

Monthly Income Distribution in Naira	Eleso		Kajola		Eleweran		OoniIlare I		OoniIlare II		ItaElewa		Total	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%
1000-5000	11	28	13	29	6	35	11	28	22	29	14	30	77	29
5001-10000	14	35	16	36	6	35	14	35	28	37	17	36	95	36
10001-15000	10	25	10	22	4	24	10	25	18	24	11	23	63	24
15001& above	2	5	2	4	0	0	2	5	2	3	1	2	9	3
Don't Know	3	8	4	9	1	6	3	8	6	8	4	9	21	8
Total	40	100	45	100	17	100	40	100	76	100	47	100	265	100

Source: Field survey

Further enquiry from FGDs revealed that most of the women are the bread winners for their families and have average family size of 8 persons, comprising of biological children and relatives. They all depend on the income generated by these women which amount to an average monthly income of ₦7,126 per household. This translates to an average per capita income of ₦890 or a daily income of about ₦30 per day per person.

Bookkeeping Practices amongst the Respondents

The respondents reported during the FGDs that they do not have formal way of keeping their books. It was observed and confirmed that this is done informally. So for the purpose of reporting, the usage (Table 6) and detail expenditure profile (Table 7) were taken as proxies for book-keeping amongst the women. Out of the women interviewed, 41.5% indicated that they eat with their income, 14.7% save part of it, 31.3% are able to expend part on their children's education and the remaining 12.5% save and also use part of it for their children education (see Table 6). In terms of community distribution, respondents in Kajola and Ooni Ilare II had the

highest number of those that eat with what they earn from their businesses. In terms of using their income to secure a better future for their children, Ooni Ilare I and Ita Elewa fared better amongst the communities. Eleso community relatively had the highest number of respondents that save their income from their businesses, but this does not impact directly on their business growth like other communities. It was also gathered that the amount saved is so minimal and is not ploughed back to the business.

Table 6 Distribution of Respondents' Income Usage from Sales

What they do with income	Eleso		Kajola		Eleweran		Abule Ooni Ilare I		Ooni Ilare II		Ita Elewa		Total	
	F	%	F	%	F	%	F	%	F	%	F	%	F	%
Eat with it	16	40	23	51	6	35	13	33	39	51	13	28	110	42
Save & eat with it	9	23	8	18	2	12	8	20	3	4	8	17	39	15
Send children to school & eat with it	11	28	10	22	7	41	16	40	21	28	19	40	83	31
Save & Send children to school & eat with it	4	10	4	9	2	12	3	8	13	17	7	15	33	12
Total	40	100	45	100	17	100	40	100	76	100	47	100	265	100

Source: Field survey

To evaluate rural women entrepreneurs' profit and loss situation from their food processing, data gotten from the questionnaire administered and the FGD were presented in Tables 7 and 8 for garri and palm oil respectively. Table 7 presents the annual garri produced per respondent, seasonal³ expenditure⁴, monthly revenue and seasonal profit per respondent. Figure 1 presented the annual (seasonal) production of garri per respondent in each of the community. The average production capacity for all the communities was about 1.35 Tonnes per respondent. Ita Elewa has the least production capacity with the highest being in Ilare I. Based on production capacity, Ilare I also had the highest profit margin amongst all the communities examined. By comparing the production cost with the revenue in the communities, it was observed that production cost was higher than the revenue generated. This could be as a result of either low production capacity or poor technology or both. This may also contribute to the low capital base of the women. As a result, what the women make on the average is quite insignificant to elevate them from poverty status. The highest average monthly revenue for each respondent in the communities occurred at Ilare I ₦25,866.67 as shown in Table 7. A

³ Seasonal refers to the numbers of days in a year they are involved in production which was given as 250.

⁴ Based on information from the FGD, the production cost per kg of garri was assumed to be about ₦4.00.

graphical representation (Figure 2) of the production capacity against revenue generated vividly brings out the low profit margin of the respondents. What could be inferred from these graphical presentations is to emphasize that the rural female entrepreneur woman is perpetually poor and may not be able to expand her business beyond the subsistence level.

Table 7 Entrepreneurs' revenue⁵ and expenditure profile from garri processing

Community	Number of Respondents	Average seasonal production per respondent (T)	Average Seasonal Expenditure per respondent (N)	Average Seasonal profit per respondent (N)	Average annual revenue per respondent (N)	Average Monthly revenue per respondent (N)
Eleso	37	1.25	75,000.00	125,000.00	200,000.00	16,666.67
Kajola	37	1.3	78,000.00	130,000.00	208,000.00	17,333.33
Eleweran	5	1.25	75,000.00	125,000.00	200,000.00	16,666.67
Ilare I	28	1.94	116,400.00	194,000.00	310,400.00	25,866.67
Ilare II	68	1.58	94,800.00	158,000.00	252,800.00	21,066.67
Ita Elewa	32	0.76	45,600.00	76,000.00	121,600.00	10,133.33

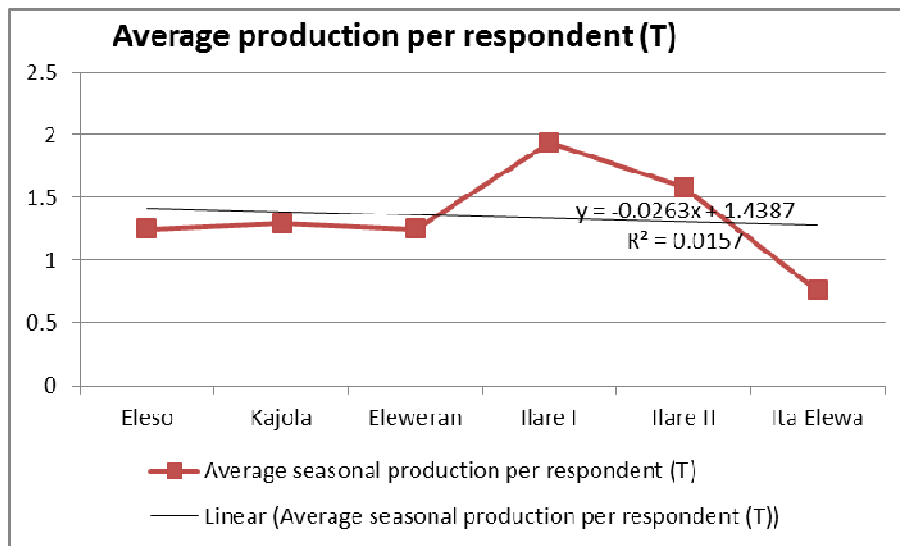


Fig 1. Annual production of garri per respondent per community

⁵ Price per kg of garri was put at ₦160.00 to estimate the revenue

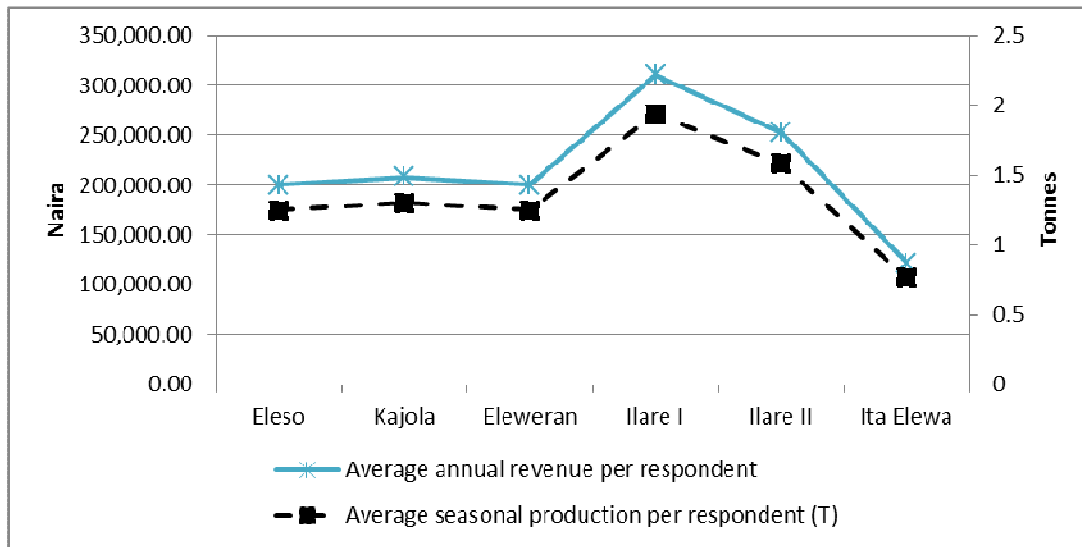


Figure 2 Comparing annual revenue per respondent against average seasonal production per respondent

Table 8 presents the number of respondents involved in palm oil making, the average seasonal⁶ production capacity per respondent, bunches they need to harvest for production, the number of days they have to harvest the bunches, their seasonal expenditure, revenue and profit respectively. Eleso had the highest production capacity per respondent and correspondingly the highest revenue and profit margin. Ilare I, which incidentally has the highest garri making capacity, is least in oil making capacity. Average production capacity of the respondents in palm oil production is 148 litres per season. Unlike the garri making business, palm oil production requires more capital base in each season. To assess more clearly the production, expenditure, revenue and profit of each respondent in each of the communities, comparative graphical representations were generated from the data in Table 8. Figure 3 presents the comparison between production and expenditure; Figure 4 presents production against seasonal revenue to bring out clearly the profit margins of the women in palm oil making among the communities. Seasonally, the rural female entrepreneur needs what they consider as 'quite a relatively large lump sum' of between ₦1,357.92 and ₦7,508.97 capital base to engage in oil production. Though their revenue seems large compared to the expenditure, it is worthy of note that they operate only a very short time of 90 days in a year. This revenue is then spread over the remaining days in the year for the family up keep. As a result of this, most of the women are engaged in petty trading during off season to make ends meet. This situation then opens them up to seek means of raising capital base every season for their business.

⁶ Palm oil making season in a year is about 90 days.

Table 8: Entrepreneurs' revenue and expenditure⁷ profile from palm oil making

Community	Respondents	Average seasonal production capacity per respondent (Litres)	Average Bunches harvested / respondent [†]	No of days needed for harvest per community	Average Seasonal Expenditure per Respondent (₦)	Average Seasonal Revenue per Respondent (₦)	Average Seasonal Profit per Respondent (₦)
Eleso	17	388.24	63	53	7508.97	77,647.06	70,138.09
Kajola	8	104.69	17	7	4197.34	20,937.50	16,740.16
Eleweran	11	71.59	12	6	2959.43	14,318.18	11,358.75
Ilare I	20	22.03	4	4	1357.92	4,405.00	3,047.08
Ilare II	20	226.25	36	36	4681.13	45,250.00	40,568.88
ItaElewa	24	73.96	12	14	2029.48	14,791.67	12,762.19

Source: Field survey

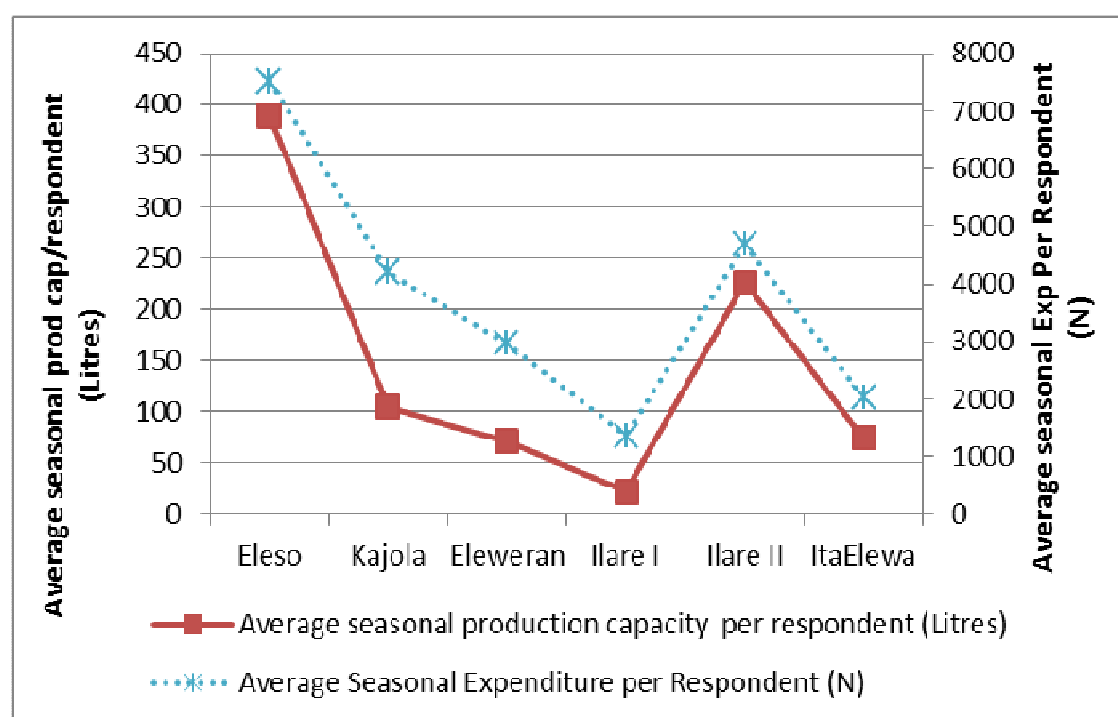


Figure 3 Comparing average seasonal palm oil production per respondent to average expenditure per respondent

⁷ Assumptions made to arrive at this estimates: (1) 20 bunches could be harvested per day in each community; (2) A bunch can produce 6.2 litres of oil; (3) It is assumed that the trees would be cleared about 9 times in a season; and (4) It was assumed that processors would work for 60 days in the season

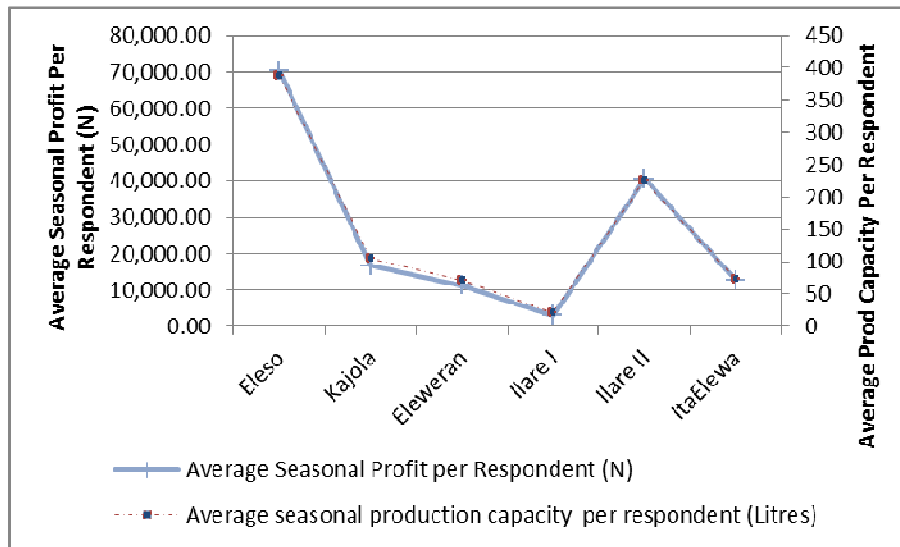


Figure 4 Comparing average seasonal palm oil production per respondent to average seasonal profit per respondent

One major issue observed which the women confirmed during the FGD is that there is no record that the rural female entrepreneurs have any form of formal book-keeping for their business activities. What was gathered from the women during the FGD that could be accounted as any form of record keeping is that they rely on their memory which they all corroborated. There are however some traditional ways the women indicated that records are kept. These include marking the wall with charcoal and counting stones to represent a certain amount that needed to be paid to them or be paid out for any of their business transactions. These records were noted not to be taken into consideration most of the time for any of their business decisions either in deciding selling price of their products or negotiating for labour remunerations, due to the fact that there is no formal bookkeeping. As a result, this inadequate and improper way of recording affects the costing and pricing system and consequently their profit margins.

Discussion of findings

Most women at the rural sector can be termed serial business women because the primary businesses they are involved in are seasonal in nature; as a result most of them are involved in some other petty businesses. Since most of the women that are into garri or palm oil making business are only involved in the processing, particularly amongst the older women, which means they may not be referred to as entrepreneurs but labourers and just women in business that do not possess the characteristics of entrepreneurs. An entrepreneur must be innovative,

take initiative, be resourceful, goals oriented, persistent and determined, which most of these women do not possess. The scale of involvement and level of ownership as revealed from the findings revealed a high proportion of the respondents as labourers as against the notion of entrepreneurship. As some of the women (average of about 10%) reported that they have been out of work for over a period of time, this could mean that less than half of the women are self-reliant in their entrepreneurial endeavor which may not lead to entrepreneurship sustainability.

As stated by Obeng (2008) the payment modes employed by the women, would not give room for proper and adequate costing of the goods produced. In other words, the efforts of the women were underpriced because the women may not have taken into consideration all the different costs that went into the stages of production before getting to its final stage due to lack of formal accounting practice. This could be one of the major factors limiting business expansion of women in the rural sector.

This study revealed some of the flaws in the Nigerian educational system as noted by Akinbami, and Adeyeye, (2009) and Aladekomo (2004) that Nigeria's educational system in the past was mainly to produce blue collar jobs which did not support entrepreneurship. Looking at the educational background of the women at the rural sector, though most of the respondents claimed to have education exposure, in most cases, it does not seem to affect their businesses positively, as they may not possess the ability to handle modern business information.

One of the compounding problems at the rural sector and which could be another major factor affecting the sustainability of the rural entrepreneurship is the fact that most of the women are the bread winners for their families and have average family size of about 8 persons, comprising of biological children and relatives. They all depend on the income generated by these women which amount to average monthly income of about ₦7,126 per household. This translates to an average per capita income of ₦890 or a daily income of ₦30 per day per person. This average income generated at the rural sector is an amount that is smaller than the minimum wage at the urban sector. As a result of this predicament, the women at the rural sector may not be able to save in order to plough back into the business to grow and sustain the business. In all the communities visited, though some indicated that they make profit because all expenditures were not taken into consideration but from the graphical representation, even if there is any profit at all, it will be marginal. This brings out the importance of book keeping among the rural women. If all expenditure had been properly documented, the right pricing would be arrived at which will enable the women make profit and have their businesses sustained. In Nigeria, the two food items examined in this paper are staple foods in every

household daily. This indicates that there is big and ready market for their products which could enhance profit making.

As a result of the inadequacy of income from the businesses, the women had to engage themselves in other businesses to augment their income for survival and not necessarily for business growth and sustainability. This observed trend tallies with findings in literature that many women go into micro and small scale businesses with the sole aim of catering for their families' immediate needs (Soetan, 1995). Apart from this fulfilled purpose of improvement of the living condition of the women in the rural areas, most of the women's businesses are failing to fulfill the basis of female involvement in rural entrepreneurship development which is also to help to establish a strong financial system that will lead to increased business growth and sustainability (Kolawole and Torimiro, 2005).

Consequently, the women entrepreneurs in rural sector have to look for options that will enable them continue in business. This study found out that, *agbaale* (bail out) thus becomes a viable option for them in the communities under review. This involves financing their business through a third party interested without needing to evaluate any of their past operational records. This bail out is a form of informal credit facility being extended to the rural female entrepreneur by a middle-man or woman. This middleman or woman usually comes from urban areas and has financial capability. He/she buys upfront at present price certain quantities of the product ahead of the new season production. The agreement between them in terms of price remains fixed, irrespective of any change in price in the new season. The characteristics of *agbaale* includes no paper work or formal record of the transaction which is usually a verbal agreement; prices of products are fixed based on season's prevailing market rate in the agreement with the credit facility provider; and the fixed prices capped irrespective of developments in the market in the subsequent seasons of the production of the food products. These decisions are often taken at the detriment of the rural female entrepreneur. The middle man/woman, who bought at the old market rate, now sells the product after production in the new season at the new market rate which is normally higher than the old rate. Consequently, the credit facility provider makes far higher profit while the rural female entrepreneur is easily exploited by the better informed person making available the credit facilities. The implication is that business expansion becomes difficult for rural female entrepreneur.

One other critical issue affecting rural entrepreneurship sustenance is the unwillingness of women allowing their children to continue in the same line of business. According to (Strong *et al.*, 1983) the influence of parents on children cannot be underestimated.

Conclusion and recommendations

Sustainability is very critical to rural female entrepreneurship development. It will be near impossible to achieve sustainable rural entrepreneurship development in the absence of a standardized culture of payment and formal book-keeping practices. In this study, what was examined is how business transaction is done in selected rural areas in Osun State in terms of their payment culture, and book-keeping practices. The study discovered that in terms of payment culture, a form of trade by barter still exists by way of using products for payment of services rendered, particularly to their workers. There was, however, no formal accounting practice of books-kept for past transactions and therefore details of their businesses could only be narrated just by only word of mouth. However, almost all the women were in agreement as to their mode of payment, but their accuracy is subjective since is often not based on formal records of transactions. Therefore, it becomes difficult to depend upon to plan for any rural entrepreneurship growth program. Survival and thriving would become very difficult if not outrightly impossible for new entrants.

Recommendation

Based on the foregoing, it becomes essential to emphasize the need to establish a system of formal book-keeping program through training the female entrepreneurs in rural areas using organized informal education. Issues to be addressed include: training on the two kinds of book-keeping methods, which are single-entry and double-entry, but emphasis will be on a single-entry format. This involves the simple way of entry business transactions and it may effectually lead to developing a culture of entering and keeping their records properly in a standardized form. This will also enable them gain insight into value-addition from keeping their records for making the business to survive and thrive for expansion.

It is envisaged that three things would immediately emerge from cultivating this practice. First is that they would be forced to adopt a common approach to reporting their transaction either monetarily or by products and not a combination of the two for the purpose of consistency. To standardize their transactions, it would however be expected that all their transactions would be reported in monetary value. The second thing that would emerge would be that the rural female entrepreneur could easily see what the book-value of the business is at any reference point in time and therefore could keep track of all transactions during the period the record is taken. Being able to track their operations would help them to identify areas in their businesses that would need improvements. A standardized book-valued business will also allow the rural female entrepreneur to be able to easily access credit facilities from banks or any other credit

giving institutions and even be better informed to have mutually benefitting negotiations and agreement with even the "agbaale" (bail out) credit provider. Thirdly, adequate and comprehensive record keeping would help the rural woman entrepreneur to do adequate production costs of her products and be able to put appropriate price regime on her products to earn her appropriate profit. These steps will help the business become sustained in the long-term and also be able to expand easily.

Due to the off season nature of the women's business, the study recommends that storage facilities be built by the local government in the communities. This will encourage the women to develop storage system culture and consequently help them to always be in business. By this, the women will be able to produce and store the goods during peak seasons and sell them during off seasons, as this act will reduce the effect of "agbaale" on their business growth and also reduce food insecurity during off peak seasons in the society. The study therefore advocates for proper networking of these businesses for effective representation and easy access to credit facilities at all levels - local, state, and federal governments as well as from the private sector as banks and other financial institutions, so that the women would always have access to adequate working capital, thereby, sustaining their enterprises.

The study therefore concludes that if the above is taken into consideration and effected, it will create an avenue and opportunities for established ways of achieving book-keeping system and profitable payment mode amongst rural female entrepreneurs for sustainable development of their small-scale enterprises.

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