Gender, Age, Religious Affiliation and Qualifications Differences to Innovative Culture of Small and Medium-Scale Owners in South-West, Nigeria

Journal of Business; ISSN: 2233-369X; e-ISSN: 2346-8297; Volume 7, Issue 2, 2018

Gender, Age, Religious Affiliation and Qualifications Differences to Innovative Culture of Small and Medium-Scale Owners in South-West, Nigeria

Abolaji O. BUKKI[*]

OGUNTIMEHIN Y. Abiodun[**]

DOSUNMU Margaret Moronke[***]

Abstract

This research examined the gender, age, religious affiliations and highest qualification differences to the innovative culture of Small and Medium-Scale Enterprise (SME) owners in south-west Nigeria. The descriptive survey design was adopted for the study. Innovativeness Scale (IS) was used as the instrument for data collection. Statistical methods of analysis used for testing the formulated hypotheses were simple percentage, independent t-test and ANOVA at 0.05 level of significance. Findings revealed that there were significant differences in the innovative culture of SME based on age and highest qualification while no significant differences existed in the innovative culture of SME based on gender and religious affiliations of business owners. It was recommended among others that more significant steps to upgrade SME owners competencies towards building and maintaining the innovative capacity of businesses are needed to prevent the demographically induced decline in innovation activity from compromising growth and prosperity. SME owners should always embark on training and workshop that would add value to their innovative potentials.

Keywords: age, gender, innovative culture, qualifications, religious affiliations and SME

JEL: M14

Introduction

Small and Medium-Scale Enterprises (SMEs) are important elements and the engines of innovation in any economy. The 2015 National Bureau of Statistics report puts the number of SMEs in Nigeria at 72,838 (comprising of 68,168 for small scale entreprises and 4,670 for medium scale entreprises) contributing 48 percent to the Gross Domestic Product (GDP) as reported by Minister of Trade and Industry, Dr Olusegun Aganga (Nnabugwu, 2015). Emphasizing further on creation of employment, the Minister of Communication, Adebayo Shittu confirms that SMEs control 96 percent of the business in Nigeria (Nwabuko, 2017). The pressure for success made SMEs to be competitive and one

[*] PhD, Department of Educational Management and Business Studies, Olabisi Onabanjo University, Ago-Iwoye, Ogun State, Nigeria. Email: bukki.abolaji@oouagoiwoye.edu.ng

[**] Assoc. Prof. Dr., Department of Educational Management and Business Studies, Olabisi Onabanjo University, Ago-Iwoye, Ogun State, Nigeria. Email: abiodundav@yahoo.com

[***] Ph.D, Department of Educational Management and Business Studies, Olabisi Onabanjo University, Ago-Iwoye, Ogun State, Nigeria. Email: akinmoe2007@yahoo.com

way to compete more effectively is through innovation.

Innovation has become a critical success factor for many small and medium-sized enterprises. Making it a culture to achieve goals like profit, return and growth is necessary (De Jong & Brouwer, 1999). To strengthen innovation activities is one of the main tasks of SMEs nowadays (Lubica, 2014). Managing innovation is about creating a culture in which new ideas are generated, valued, and supported. Innovative culture is organization's ability to define, implement and develop new products, process regularly, making it organization's daily life (Losane, 2013). Martins and Martins (2002) in Salman, Arshad and Abu Bakar (2016) also described innovative culture as a way of life that involves behaviours like creativity, values, risk compelling, autonomous, teamwork, value enhancing, solutions learned, communicative, quick on taking decisions, etc.

Demographic factors like gender, age, religious affiliations and qualifications are powerful influencing factors that can determine SME owners' innovative culture. The results of the study of Ighomereho, Agbalajobi and Edegwa (2013) confirmed that men entrepreneurs are more innovative than their women counterparts in similar businesses. Nyberg (2009) stated that being an innovator is not regarded as a feminine trait since the image of the innovator is not easily compatible with the image of being a woman.

Some researchers, including, Yong-hai (2010) and Radas & Bozic (2009) found that levels of education significantly influence innovation, research and development. Silva and Leitao (2009) also confirmed that the qualification of personnel, in terms of higher levels of education had a positive and significant effect on the propensity for firms to innovate.

While it is compelling to believe that gender, age group, religious affiliation and qualification of SME owners significantly determine their innovative culture, there is inadequate evidence to support their contribution, especially, in a developing country like Nigeria. It is considered worthwhile to investigate empirically the demographic factors that influence innovation in Nigeria's SMEs. Therefore, the objective of this study is to examine gender, age, religious affiliation and qualifications differences to innovative culture of SME owners in South-West, Nigeria.

Statement of the Hypotheses

In order to carry out the study, the following null hypotheses are formulated.

1. There is no significant difference in the innovative culture of SMEs based on gender of business owners.
2. There is no significant difference in the innovative culture of SMEs based on religious affiliation of business owners.
3. There is no significant difference in the innovative culture of SMEs based on age group of business owners.
4. There is no significant difference in the innovative culture of SMEs based on highest qualifications of business owners.

Literature Review

Concept of Innovation and Innovative Culture

The National Innovation Initiative (NII) in Bukki (2018) defines innovation as "the inter-section of invention and insight, leading to the creative or social and economic value "Innovation is "value"

Gender, Age, Religious Affiliation and Qualifications Differences to Innovative Culture of Small and Medium-Scale Owners in South-West, Nigeria

Journal of Business; ISSN: 2233-369X; e-ISSN: 2346-8297; Volume 7, Issue 2, 2018

– the creation of value, adding value to customer's satisfaction- "delighting the customers". Innovation is the basis of all competitive advantages, the means of anticipating and meeting customer needs and the method of utilization of technology. Omodafe and Nwaizugbo (2017) describe innovation as the creation, progress and accomplishment of a new product, process or service, with the aim of improving competence, success or competitive advantage.

As innovation is essentially about changing or converting ideas into something profitable, encouragement to supply ideas needs to be substantial in order to channel the creative capacity of employees to change ideas into innovations (Leal-Rodríguez, Leal-Millan, Roldan-Salgueiro & Ortega-Gutierrez, 2013). As Ceyda and Vahap (2017) state, the main motivating factors for companies to remain in operation are to innovate the market leaders and increase profit.

Innovative culture is defined as a culture supporting innovation (Linn & Isabelle, 2014) because innovation is a key value for people who are part of innovative culture (Dmitry & Polina, 2012). As indicated by Calik, Calisir and Cetinguc (2017), innovative culture means operational and managerial attitude, belief, approach, commitment, etc. towards innovation. Moreover, innovation culture affects innovation resources and activities. The objective of each SME ought to be to stretch out beyond the opposition. Be it with the advancement of new items, thoughts, formulas or systems, innovation

ought to guarantee that the products or services switch to stay aware of the changing inclinations of the clients (Obiri et al., 2018).

Shani and Divyapriya (2011) as referred to by Dmitry and Polina (2012), likewise distinguished six fundamental dimensions of innovative culture. They are: *Relationships* dimension (innovations are usually a collective outcome and they appear within the environment, which encompasses different people with different thinking, environment and so on. Such environment facilitates innovations growth), *Risk taking,* which refers to the issue of building such organizational culture that encourages people to try new ideas and not punish them for failures rather than perceive failure as an opportunity to learn, *Resources (*refers not only to finances but can also be understood in a wide sense. Resources also can be time, autonomy and power to produce innovations), *Knowledge and information* (within organization this needs to be smoothly shared and it should be accessible to every employee), Rewards *(*needed to encourage and motivate people to innovate), *Tools (*methods and techniques that are used for "creative thinking, idea management and implementation".

According to Halim et al. (2015), the ability to have innovation culture empowers SMEs to respond in a way that will anchor their aggressive position in a turbulent market. SMEs can utilize the benefits of innovation culture to empower their business activity to run inventively, productively and accomplish attractive performance.

Concept of Small and Medium-scale Enterprises (SMEs)

According to National Micro, Small and Medium-scale Enterprises Survey (2013), small enterprises are those enterprises whose total assets (excluding land and building) are above Five Million Naira but not exceeding Fifty Million Naira with a total workforce of ten and above, but not exceeding forty-nine employees while medium-scale enterprises are those enterprises whose total assets (excluding land and building)

are above Fifty Million Naira, but not exceeding Five Hundred Million Naira with a total workforce of between 50 and 199 employees. The Survey Report on MSMEs in Nigeria (2012) as cited by Abosede, Obasan and Alese (2016) defined small enterprises as those with total asset above 5 Million Naira, excluding, land and building but not exceeding 50 Million Naira with total workforce of above 10 but not exceeding 49

employees. The medium-scale enterprises are those with total asset excluding land and building above 50 Million Naira but not exceeding 500 Million Naira with a total workforce of between 50 and 199 employees.

The advantages of SMEs to any country are definitely obvious. These include contribution to the economy in terms of: output of goods and services increment; generation of jobs at moderately low cost of capital, particularly, in the rapidly growing service sector; offer the medium-scale for lessening disparities in income; develop a collection of skilled and semi-skilled workforce as a foundation for imminent industrial expansion (Iromaka, 2006 in Ilegbinosa & Jumbo, 2015). Others include enhancing forward and backward linkages between economically, socially and geographically different segments of the economy; offer opportunities for enhancing and adapting suitable foreign and indigenous technical methods; provide an outstanding breeding ground for entrepreneurial and managerial ability, the significant shortage of which is frequently an immense restriction to economic growth and development (Ilegbinosa & Jumbo, 2015).

Emmanuel (2003) in Patrick (2014) summarized the roles of SMEs in economic development as technological/industrial development, employment generation, technological acquisition, human capacity building, promoting growth, increased standard of living, industrial dispersal or spread, serving of large -scale industries, export promotion, structural transformation of rural areas, flexibility and low take-off requirements.

Some of the principal problems facing SMEs in Nigeria, according to Obasan. and Arikewuyo (2012), Ilegbinosa and Jumbo (2015), Taiwo, Falohun and Agwu (2016), includes: difficulty in accessing credits from banks and other financial institutions; harsh economic conditions which results from unstable government policies; inadequate funding, inadequate infrastructural facilities (unstable and unreliable supply of electricity, dilapidated roads, inadequate supply of water for both home and industrial use, inefficient and costly communication system,

among others), low capacity utilization, poor planning and management, poor education and experience, raw material management and choice of appropriate technology, inadequate conducive and enabling environment.

Nassar and Faloye (2015) study explored the barriers to innovation in the Nigerian Small and Medium scale Enterprises (SMEs). The study identified the major barriers to innovation in the Nigerian SMEs to include inadequate financial means and venture capital companies to sponsor new innovation, inadequate government assistance, poor infrastructural facilities, small size of company and market, lack of motivation for new innovation, inadequate research and development facilities within the firm, and lack of opportunities for cooperation with other firms and research institutions. The paper concluded that the barriers to innovation in the Nigerian SMEs need to be reduced or eliminated in order to enhance their innovative performance and be at par with the rest of the SMEs from across the world now that the market place is open to all players.

Another study by Taiwo, Ayodeji and Yusuf (2012) examined the role of micro and small enterprises (SMEs) as a veritable tool in economic growth and development of Ogun State South-Western Nigeria. The results showed that lack of financial support, poor management, corruption, lack of training and experience, poor infrastructure, insufficient profit and low patronage served as the most common constraints to the growth and development of SMEs in Nigeria.

Patrick (2014) study examined the sustainability of small and medium-scale enterprises in Kaduna metropolis. The findings of this study showed that the emerging SMEs in Kaduna metropolis are put in efforts to achieve sustainability, such as, the use of alternative power supply , installation of additional machinery, employment of more workers , selling at discount and, price reduction. The study further showed that the sustainability of emerging SMES in Kaduna metropolis is greatly threatened by poor funding, inadequate power supply, high dependence on imported raw materials, low managerial skill of the

Gender, Age, Religious Affiliation and Qualifications Differences to Innovative Culture of Small and Medium-Scale Owners in South-West, Nigeria

Journal of Business; ISSN: 2233-369X; e-ISSN: 2346-8297; Volume 7, Issue 2, 2018

entrepreneurs and ethno- religious crisis. The findings of this study showed that SMEs in Kaduna metropolis are not sustainable. Based on the findings, the following recommendations were developed: the government should intensify their efforts to ensure adequate power supply, the government through the ministry of industries should put in more effort to ensure adequate access to affordable loan facilities and education of entrepreneurs on the need for backward integration. Non-governmental organizations (NGOs) and religious bodies should also intensify efforts to ensure peaceful co-existence within the state.

Ogboru (2010) study sought to evaluate the alternative funding arrangement available to the SMEs sector in Nigeria. The study revealed that the sector is constrained by a number of factors which, among others, include: difficulty in accessing credit facilities, high cost of credit; poor infrastructures, that is, power, transportation, telecommunications; poor linkages among the enterprises, poor technology; poor implementation of government programs and policies toward the development of the SMEs sector. The study also revealed that the major sources of credit available for the establishment and expansion of SMEs in Nigeria is personal saving, banks and cooperatives. However, the problem associated with bank credits as indicated by this study are the demand for collateral, high cost of credit and loans administrative cost. There are different sources of credit available to the SMEs which, among others, include financial institutions, government agencies, non-governmental organizations,

personal savings, friends and family, international donor agencies, cooperatives. The study suggested that SMEs should be seen as an important sector of the economy requiring specific incentives to assist its development. Government can accelerate the development of markets for financial services suited to the special characteristics of SMEs by promoting product innovation and building institutional capacity.

Ofoegbu, Akanbi and Joseph (2013) examined the effects of contextual factors on the performance of small and medium-size enterprises in Nigeria, using Ilorin metropolis as a case study. The result showed that contextual factors have significant impact on SMEs and that SMEs impacted positively on economic growth of the state. Capital, availability of raw materials, enabling environment, power, availability of the market have positive impact on SMEs growth while the state of the economy and government policy impacted growth of SMEs negatively. The study recommended that adequate power supply and availability of capital through micro – finance should be encouraged so as to ensure the growth of SMEs which will help increase employment opportunities and, hence, reduce the high rate of poverty in which the state has found herself.

This literature had acknowledged that SMEs had for quite some time been related with economic growth, progress and innovative culture assumes a one-of-a-kind job in the achievement of any SMEs. These are the attributes that make SMEs better than others.

Methodology

The descriptive survey research design was adopted for this study. The population consisted of 26,744 SME owners/managers in South-Western States in Nigeria (National Bureau of Statistics, 2013). A proportional sampling technique of 5% of small and 10% of medium-scale enterprises was used to select a sample of 1257 small-scale enterprise owners and 160 medium-scale enterprise owners to make a total of 1,417 SME owners/managers. Selected participants from each of the six (6) State areas are presented in the Table 1:

Table 1. Sample Distribution of Small and Medium-Scale Enterprises

States	Small-Scale Enterprises		Medium-Scale Enterprises	
	Total	5% Sampled	Total	10% Sampled
Oyo	7,468	373	519	52
Osun	2,247	112	25	04
Ondo	1,805	90	194	20
Ogun	1,690	85	104	10
Lagos	11,044	552	619	62
Ekiti	903	45	126	12
Total	25,157	1,257	1,587	160

Instrumentation

A questionnaire adapted by the researcher was used to collect data for this study. The questionnaire was divided into two (2) sections (A& B). Section A requested for the personal information of respondents. E.g gender, age, religious affiliation, highest qualification, etc. Section B contains items designed to measure innovativeness of SME owners. This is an instrument developed by Abdi and Ali (2013). It is a 4-point likert scale with the scoring system ranging from Strongly Agree (SA) to Strongly Disagree (SD). Thus, the reliability test conducted revealed Cronbach Alpha values of more than 0.7 (Administrative Innovation .860, Technical Innovation .768 and Innovation Strategy .767). However, for the purpose of this study, a Cronbach alpha reliability coefficient of 0.68 was established.

Questionnaires were administered on the subjects and retrieved from them after a minimum of fourteen days. Out of 1417 distributed questionnaires, only 1382 were duly filled and returned, which showed a 96.8% response rate. The returned questionnaires were checked to ensure that they were adequately filled. The questionnaires were collated and analyzed using descriptive statistics, independent t- test and Analysis of Variance statistics to test the stated hypotheses.

Results

General Description of Data

Table 2. Description of Respondents' Characteristics

Demographic Variables	Options	Frequency	Percent (%)
Sex	Male	790	57.2
	Female	592	42.8
Religion	Christianity	809	58.5
	Muslims	552	39.9
	Traditional	21	1.6
Age	Below 30yrs	392	28.4
	31-40yrs	559	40.4
	41-50yrs	347	25.1
	51yrs & above	84	6.1
Highest Level	Primary Education	40	2.9
of Education	SSCE	249	18.0
	ND/NCE	342	24.7
	Bachelor	546	39.5
	Masters	171	12.4
	Doctoral	34	2.5

Table 2 shows that 790 (57.2%) of the respondents were male and 592 (42.8%) were female. For the religion, 809 (58.5%) were Christian, 552 (39.9%) were Muslim and 21 (1.5%) from traditional religions. For age, 392 (28.4%) were below 30 years, 559 (40.4%) varied between 31 and 40 years, 347 (25.1%) - 41-50 years and 84 (6.1%) above 50 years of age. This analysis shows that 40 (2.9%) of respondents had primary school leaving certificate, 249 (18%) - SSCE, 342 (24.7) - ND/NCE, 546 (39.5%) – a Bachelor degree while 171 (12.4%) and 34 (2.5%) had Masters and Doctoral, respectively. Furthermore, in relation to operations, 415 (30%) of the enterprises were for less than 5years; 565 (40.9%) - within 5-10years; 187 (13.5%) - 11-15years; 74 (5.4%) - 16-20 years and 141 (10.2%) - over 20 years.

Hypotheses

Hypothesis 1: There is no significant difference in the innovative culture of SMEs based on the sex of business owners.

Table 3. Comparison of Innovative Culture Score of SMEs Based on the Genders of Owners

Gender	N	Mean	SD	df	t	sig	Remark
Male	790	64.745	11.712	1380	1.046	.296	Not significant
Female	592	65.418	12.011				

* Significant at the 0.05 level

Table 3 showed that there is no significant difference in the innovative culture of small and medium scale enterprises based on the gender of business owners in South-West Nigeria (t = 1.046; P> 0.05). Thus, the hypothesis which stated that there is no significant difference in the innovative culture of small and medium scale enterprises based on the gender of the business owners in South-West, Nigeria was sustained. Therefore, null hypothesis one is retained.

Hypothesis 2: There is no significant difference in the innovative culture of SMEs based on religious affiliation of business owners.

In testing the hypothesis, data on respondents' religion and innovative culture score of SMEs were subjected to descriptive statistics. Table 4 shows the mean and standard deviation rating of SMEs' innovative culture score based on their religion.

Table 4: SMEs' Innovative Culture Score Based on Religious Affiliation

Religion	N	Mean	Std Deviation
Christian	809	65.445	11.813
Muslim	552	64.541	11.868
Traditional	21	61.800	12.085
Total	1382	65.034	11.841

As shown in Table 4, Christian business owners had a mean score rating of 65.445 and a standard deviation of 11.813; Muslim business owners had a mean score rating of 64.541 and a standard deviation of 11.868 and those who were traditional business owners, had a mean score rating of 61.8 and a standard deviation of 12.085. On the whole, the means suggest that the respondents' innovative culture scores according to their religion were above average. Specifically, business owners who were Christian had the highest innovative culture score. To determine the difference in their innovative culture, these values were subjected to analysis of variance as shown in Table 5.

Gender, Age, Religious Affiliation and Qualifications Differences to Innovative Culture of Small and Medium-Scale Owners in South-West, Nigeria

Journal of Business; ISSN: 2233-369X; e-ISSN: 2346-8297; Volume 7, Issue 2, 2018

Table 5. Comparison of Business Owner Innovative Culture Score Based on Religious Affiliation

	Sum of Squares	df	Mean Square	f	Sig.
Between Groups	495.358	3	165.119	1.178	.317
Within Groups	193162.044	1378	140.176		
Total	193657.402	1381			

Table 5 presents the result of ANOVA test on SMEs business owners' score on innovative culture based on religion. The F value of 1.178 obtained in the test is not significant at 0.05 level of significance. It is, therefore, concluded that there is no significant difference in the innovative culture of small and medium-size enterprises based on religious affiliation of business owners. Therefore, hypothesis 2 was accepted.

Hypothesis 3: There is no significant difference in the innovative culture of SMEs based on age group of business owners.

In testing the hypothesis, data collected on the age of SMEs owners were used to classify respondents into four age groups. Namely, below 30, 30-40, 41-50 and 51 years and above. Based on this classification, the data on respondents' age and innovative culture were subjected to descriptive statistics. Table 6 shows the mean and standard deviation rating of SMEs owners' innovative culture based on their age group.

Table 6: SME Owners' Innovative Culture Based on Age Group

Age group	N	Mean	Std Deviation
Below 30 years	392	63.9770	12.60970
30-40 years	559	64.9249	12.08845
41-50 years	347	66.5879	10.11553
51years & above	84	64.2738	12.61606
Total	1382	65.0340	11.84187

As shown in Table 6, SMEs owners below 30 years had a mean score rating of 63.97 and a standard deviation of 12.60; those within 30-40 years had a mean score rating of 64.92 and a standard deviation of 12.08; those within 41-50 years had a mean score rating of 66.58 and a standard deviation of 10.11 while those who were 51 years & above had the mean score of 64.27 and a standard deviation 12.61.Specifically, SMEs owners who were within 41-50 years & above had a higher innovative culture. To determine the differences in their innovative culture based on age group, these values were subjected to Analysis of Variance (ANOVA) as shown in Table 7.

Table 7. Comparison of SME Owners' Innovative Culture Score Based on their Age group

	Sum of Squares	df	Mean Square	f	Sig.	p
Between Groups	1330.992	3	443.664			
Within Groups	192326.409	1378	139.569	3.179	.023	p<0.05
Total	193657.402	1381				

* Significant at the 0.05 level

Table 7 presents the result of ANOVA test on SMEs business owners' score on innovative culture based on age group. The F value of 3.179 obtained in the test is significant at 0.05 level of significance. It is, therefore, concluded that there is significant difference in the innovative culture of small and medium scale enterprise owners based on the age group. Therefore, hypothesis 3 was rejected.

Hypothesis 4: There is no significant difference in the innovative culture of SMEs based on highest qualification of business owners.

In testing the hypothesis, data collected on the highest qualification of SME owners were used to classify respondents into six qualification groups. Namely, Primary School Certificate, Senior Secondary School Certificate, National Diploma/Nigeria Certificate Education (ND/NCE), Bachelor, Master and Doctoral. Based on this classification, the data on respondents' highest qualifications and innovative culture were subjected to descriptive statistics. Table 8 shows the mean and standard deviation rating of SME owners' innovative culture based on their highest qualifications.

Table 8. SMEs Owners' Innovative Culture Based on Highest Qualification

Highest Qualification	N	Mean	Std. Deviation
Primary School Cert	40	62.2750	11.270
Senior Secondary School Cert.	249	62.2369	12.839
ND/NCE	342	65.5526	11.446
Bachelor	546	66.5897	10.815
Master	171	63.9942	13.598
Doctoral	34	63.7941	11.088
Total	1382	65.0340	11.841

As shown on Table 8, SME owners with primary school certificate had a mean score rating of 62.275 and a standard deviation of 11.270; those with senior secondary school certificate had a mean score rating of 62.236 and a standard deviation of 12.839; those with ND/NCE certificate had a mean score rating of 65.552 and a standard deviation of 11.446; those with

Gender, Age, Religious Affiliation and Qualifications Differences to Innovative Culture of Small and Medium-Scale Owners in South-West, Nigeria

Journal of Business; ISSN: 2233-369X; e-ISSN: 2346-8297; Volume 7, Issue 2, 2018

Bachelor had a mean score rating of 66.589 and a standard deviation of 10.815; those with Master certificate had a mean score rating of 63.994 and a standard deviation of 13.598 while those who had Doctoral had the mean score of 63.794 and a standard deviation 11.088. Specifically, SME owners who were with a Bachelor degree, had the highest innovative culture mean score. To determine the differences in their innovative culture based on their highest qualification, these values were subjected to Analysis of Variance (ANOVA) as shown in Table 9.

Table 9. Comparison of SME Owners' Innovative Culture Score Based on Highest Qualification

	Sum of Squares	df	Mean Square	f	Sig.	p
Between Groups	3903.198	5	780.640	5.661	.000	p<0.05
Within Groups	189754.203	1376	137.903			
Total	193657.402	1381				

* Significant at the 0.05 level

Table 9 presents the result of ANOVA test on SME owners' score on innovative culture based on highest qualification. The F value of 5.661 obtained in the test is significant at 0.05 level of significance. It is, therefore, concluded that there is significant difference in the innovative culture of SME owners based on highest qualification. Therefore, null hypothesis 4 was rejected.

Discussion

This study examined the gender, age, religious affiliation, highest qualification differences in innovative culture of SME owners in South-West, Nigeria.The result of hypothesis 1 showed that there was no significant difference in the innovative culture of small and medium scale enterprises based on gender. This result contradicts the findings of Ighomereho, Agbalajobi and Edegwa (2013) who confirmed that men are more innovative than their women counterparts in similar businesses. Nyberg (2009) also stated that being an innovator is not regarded as a feminine trait since the image of the innovator is not easily compatible with the image of being a woman.

The result of Hypotheses 2 showed that there was no significant difference in the innovative culture of small and medium scale enterprises based on the religious affiliation of the business owners in South-West Nigeria. Findings suggest that religious affiliation is not likely to play any significant role in shaping SME owners' innovative culture in the study area. The study indicates that simply identifying with a religion would not be sufficient to influence SME owners' innovative culture. Although, religion is often seen as an important element of a culture that can influence people's values, habits and attitudes but the respondents of this study looked beyond its influences. One possible reason for this could be because religion is not often taken to an extreme in the south-west compared to the northern part of Nigeria. This study result was not in line with findings of Shaheen (2012), who discovered that religiosity had negative impact on innovativeness.

The result of Hypotheses 3 showed that there was a significant difference in the innovative culture of small and medium scale enterprise owners based on the age group. This study

result was in line with the findings of Zimmermann (2016) who discovered that the innovative output of SMEs declines as its workforce ages. The likelihood of a typical small or medium-sized enterprise brings forth innovations declines by nearly one fourth when the proportion of the workers who are over the age of 54 is more than others.

The result of Hypotheses 4 showed that there was a significant difference in the innovative culture of small and medium scale enterprise owners based on their highest qualifications. This result did not contradict the findings of Radas and Bozic, (2009) and Yong-hai (2010). It was also in consonance with the findings of Silva and Leitao (2009) who confirmed that the qualification of personnel in terms of higher levels of education has a positive and significant effect on the propensity for firms to innovate.

Conclusion

Innovation fosters new ideas, making it a culture of the enterprises that lead to better jobs and living standards. Increased attention on innovation culture of SMEs is, therefore, a master key for the economy. With the result of analyses, it can, therefore, be concluded that there were significant differences in the innovative culture of small and medium-scale enterprise owners based on their age group and highest qualifications but no significant differences in the innovative culture of small and medium-scale enterprise owners based on their gender and religious affiliations.

Thus, findings of this study give strong ground to recommend that more significant steps to upgrade SME owners competencies towards building and maintaining innovative capacity of businesses are needed to prevent the demographically induced decline in innovation activity from compromising growth and prosperity. SME owners should always embark on training and workshop that would add value to their innovative potentials.

References

Abdi, A. M., & Ali, A. Y. S. (2013). Innovation and business performance in telecommunication industry in Sub-Sahara African context: Case of Somalia. *Asian Journal of Management Sciences and Education, 2*(4), 53-67.

Abosede, A. J., Obasan, K. A., & Alese, O. J. (2016). Strategic management and small and medium-scale enterprises (SMEs) development: A review of literature. *International Review of Management and Business Research, 5*(1), 315-335.

Bukki, A. O. (2018). Resource Mobilisation, Networking Capabilities and Entrepreneurial Initiatives as drives of Innovative Culture of SMEs in South-west, Nigeria. *Unpublished Thesis.* Olabisi Onabanjo University, Ago-Iwoye, Nigeria.

Calik, E., Calisir, F., & Cetinguc, B**.** (2017). Development for innovation capability measurement. *Journal of Advanced Management Science, 5*(2), 69-76

Ceyda U., & Vahap, T. (2017). Designing open innovation based product development process for SMEs using mobile technologies, *EBEEC Conference Proceedings, The Economies of Balkan and Eastern Europe Countries in the Changed World, KnE Social Sciences,* (pp 307–318).

Gender, Age, Religious Affiliation and Qualifications Differences to Innovative Culture of Small and Medium-Scale Owners in South-West, Nigeria

Journal of Business; ISSN: 2233-369X; e-ISSN: 2346-8297; Volume 7, Issue 2, 2018

De Jong, J. P. J., & Brouwer, E. (1999). *Strategic Study Determinants of the innovative ability of SMEs Literature review*. Zoetermeer: EIM Small Business Research and Consultancy.

Dmitry, M., & Polina, K. (2012). *Power of innovative culture within organizations.* (Master's Thesis). Linnaeus University, Kalmar.

Halim, H.A., Noor Ahmad, N.H., Ramayah, T., Hanifah, H., Taghizadeh, S. K., & Mohamad, M. N. (2015). Towards an innovation culture: Enhancing innovative performance of Malaysian SMEs.*Academic Journal of Interdisciplinary Studies, 4*(2), 85 - 94.

Ighomereho, O. S., Agbalajobi, T. D., & Edegwa, K. S. (2013). Gender Influence on Access to Innovation Resources in Nigeria. *International Journal of Humanities and Social Science, 3*(1), 216-227.

Ilegbinosa, I. A., & Jumbo, E. (2015). Small and medium-scaleenterprises and economic growth in Nigeria: 1975-2012. *International Journal of Business and Management, 10*(3), 203-216.

Leal-Rodriguez, A., Leal-Millan, A., Roldan-Salgueiro, J. L., & Ortega-Gutierrez, J. (2013). Knowledge management and the effectiveness of innovation outcomes: The role of cultural barriers.*The Electronic Journal of Knowledge Management, 11*(1), 62-71.

Linn, B., & Isabelle, L. (2014). *Culture as a Driver of Innovation Performance. A case study at the ASSA ABLOY Group*(Master'sthesis).Royal Institute of Technology in Stockholm, Sweden.

Losane, L. (2013). Innovation culture – determinant of firms´ sustainability, International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering, 7(10), 2755-2760.

Lubica, L. (2014). Evaluating Innovations in Small and Medium Enterprises in Slovakia. *Procedia-Social and Behavioural Sciences*, 110 (24), 74-81

Martins, E., & Martins, N. (2002). An Organisational Culture Model to Promote Creativity and Innovation. *SA Jounal of Industry Psychology, 28*(4), 58–65.

Nassar, M. O., & Faloye, D. O. (2015). Barrier to innovation in developing countries' firms: Evidence from Nigerian Small and Medium scale Enterprises. *European Scientific Journal 11*(19), 196- 213

Nnabugwu, F. (2015, May 22). MSMEs employ 60m Nigerians, accounts for 48% of GDP. *The Vanguard Newspaper.* Retrieved from http://www.vanguardngrnews.com

Nwabuko, C. (2017). FG decries poor contribution of SMEs to GDP. *Sundiata Post.* Retrieved from http://www.sundatapost.com

Nyberg, A. C. (2009). Making Ideas Matter. Gender, Technology and Women's Invention, Lulea University, Lulea.

Obasan, K. A., & Arikewuyo, K. A. (2012). The effect of pre-post bank consolidation on the accessibility of finance to SMEs in Nigeria. *Business and Management Research,* 1(3), 108-120.

Obiri J., Iwara N., Kalu, J. C., Ezebor, O., & Alabi, I. (2018). Creativity and Innovation Culture: A Prerequisite for Sustaining Competitive Advantage in SMES. *Covenant Journal of Entrepreneurship* (CJoE) 2(1), 50-59.

Ofoegbu, E.O., Akanbi, P. A., & Joseph A. I. (2013). Effects of contextual factors on the performance of small and medium-scaleenterprises in Nigeria: A case study of Ilorin metropolis. *Advances in Management & Applied Economics, 3*(1), 95-114.

Ogboru, P. L. (2010). An evaluation of funding arrangements for small and medium-scaleenterprises (SMEs) in Nigeria. A Ph.D Thesis, Clements University, British, West Indies.

Omodafe, U. P., & Nwaizugbo, I. C. (2017). Innovative marketing and Performance of selected SMEs in Delta State Nigeria. *International Journal of Small Business and Entrepreneurship Research, 5*(3), 1-18.

Patrick, V. B. (2014). An assesment of the sustainability of small and medium-scalemanufacturing industries in Kaduna metropolis, Nigeria. (Master's thesis), Ahmadu Bello University, Zaria.

Radas, S., & Bozic, L. (2009). The antecedents of SME innovativeness in an emerging transition economy. *Technovation, 29*(6), 438-450.

Salman , R., Arshad, D., & Abu Bakar, L. J (2016). Factors Contributing to SMEs Innovative Culture in Punjab, Pakistan: A Pilot Study. *International Journal of Academic Research in Business and Social Sciences, 6*(8), 54-64.

Shaheen, M. (2012). Impact of Religion Affiliation and Religiosity on Consumer Innovativeness; The Evidence of Malaysia. *World Applied Sciences Journal 17* (3), 301-307.

Shani, N, Divyapriya, D (2011), *Developing Creative and Innovative Culture in Organization*, San Blue Enterprises Pvt. Ltd., Retrieved April 1, 2012, from http://www.fibre2fashion.com/industry-article/38/3736/developingcreative-and-innovative-culture1.asp

Silva, M. J., & Leitao, J. (2009). Cooperation in Innovation Practices among Firms in Portugal: Do External Partners Stimulate Innovative Advances? *International Journal of Entrepreneurship and Small Business, 7*(4), pp 391-403.

Taiwo, A. A., Ayodeji, A. M., & Yusuf, A. B. (2012). Impact of small and medium-scale enterprises on economic growth and development. *American Journal of Business Management, 1*(1), 18-22.

Taiwo, J. N. Falohun, T. O. & Agwu M. E. (2016). SMEs financing and its effects on Nigerian economic growth. *European Journal of Business, Economics and Accountancy. 4*(4),37-54. Retrieved September 5, 2017, from http://www.idpublications.org

Yong-hai, Y. (2010). Impact of CEO characteristics on enterprise R&D expenditure, 3rd International Conference on Information Management, Innovation Management and Industrial Engineering, 2010 IEEE.

Zimmermann, V. (2016). SMEs and innovation: enterprises innovate less as their workforce ages. *KfW Research Focus on Economics*,125, 1-5. Retrieved October 20, 2018, from www.kfw.de