

FACTORS AFFECTING PERFORMANCE OF WOMEN ENTREPRENEURIAL  
BUSINESSES IN KANO STATE

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SPS/12/MMN/00030

BEING A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE  
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DEGREE IN MANAGEMENT.

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## **DECLARATION**

I, Ibrahim Bala Muhammad, hereby declare that this work is entirely the product of my own research efforts undertaken under the supervision of Dr. Bala Ado Kofar Mata. All sources have been duly acknowledged in the references, and any act of commission or omission is not with intent and is highly regretted.

### **CERTIFICATION**

This is to certify that the research work for this dissertation and the subsequent preparation of it (by Ibrahim Bala Muhammad SPS/12/MMN/00030) were carried out under our supervision.

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## APPROVAL

This dissertation titled “Factors Affecting Performance of Women Entrepreneurial Businesses in Kano State” has been examined and approved as meeting the requirements for the award of degree of Master of Science (M.Sc.) in Management, of Bayero University Kano, and it’s approved for its literary presentation and contributions to knowledge.

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## **ABSTRACT**

Women's entrepreneurship has been recognized during the last decade as an important unexploited source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. The aim of this study was to investigate factors affecting performance of women entrepreneurial businesses in Kano State. The design of this research was a descriptive survey research. The population of the study was 4,320 women entrepreneurs who registered with Ministry of Commerce, Kano State. Systematic random sampling technique was adopted in this study. Sample Size of 354 was used for the study. Therefore, 354 copies of the questionnaire were distributed among women entrepreneurs who registered with ministry of commerce, Kano State. The data collected were transferred into Statistical Package for Social Sciences (SPSS) Software (version 21.0), analyzed using descriptive statistics, bivariate correlation, and regression analysis. The result of the study revealed that, there is positive and significant relationship between women entrepreneurs' access to credit, socio cultural practices and business performance among women entrepreneurs in Kano State. The result further suggests that more family responsibilities will lead to poor performance of their businesses. The study recommends that government should develop new credits facilities which will help women entrepreneurs to enhance their business performances. Furthermore, certain traditions and values in society which have effect on women entrepreneurial performance should be dropped or modified, in such a way it will allowed women participation in entrepreneurial activities, thereby enhancing their performance. Also, Women entrepreneurs should manage their time appropriately so as to balance their families' responsibilities and business objectives.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

Women Entrepreneurs are becoming increasingly important in the socio-economic development of both developed and developing economies. Women entrepreneurs have accounted for significant percentage of the operators of Small and Medium Enterprises (SMEs) (Josiane, 2006; Kjeldsen & Nielson, 2000). According to the United Nations (2006) report, women entrepreneurs have made a substantial contribution to some economies like Kenya and Ghana through their participation in start-ups and growth of the SMEs. Moreover, women entrepreneurship interests and activities in the economic growth and development especially in the area of SMEs have received outstanding interest of researchers (Manson & Mat, 2010).

Women Entrepreneurs around the world are among the major contributors to the development of their respective economies, as they are making the difference in the socio-economic arena. They contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages. Women Entrepreneurs keep on developing and gaining recognition intensely not only in Nigeria, but also globally. Because the number of female business owners have increase steadily and have continue to make positive impact in the global economy. For instance, women produce over 80% of the food for sub Saharan Africa, 50-60% for Asia, 26% for the Caribbean, 34% for North Africa and the Middle East, and more than 30% for Latin America (Ali and Ali, 2013).

Women entrepreneurial activities especially in agriculture, services and industry abound. In comparison with male entrepreneurs the female share of entrepreneurial activities in sub-Saharan Africa which Nigeria belong accounts for 44.3% in Agriculture, 28.2% in Industry and 46.9% in services in 1996. Similarly, 43.8%, 27.0% and 46.2% respectively in 2004. Again, 43.7%, 26.4% and 46.1% in 2005, while, Female entrepreneurial activities recorded 43.7%, 26.7% and 46.1% in 2006 (ILO, 2007). Despite the above development, the performance of women entrepreneurs is low in the aspect of job creation, turnover and profitability compared to men entrepreneurs. More so, women entrepreneurs report low performance compared to men in terms of sales turnover and firm size, and also men-owned enterprises are twice as large as women-owned enterprises (Carter & Allen 1997; Wolken & Robb, 2002).

Therefore, financial aspects of setting up a business are without doubt the biggest obstacles to women (Zororo, 2011; Brush, 1992). Women's access to financial resources is also limited by biased lending practices that emerge when financial institutions consider them inexperienced and therefore less attractive clients (Fletschner, 2009). Beside, most of the women they don't even know how to get an access to finance, more especially in rural areas. It has been revealed that women entrepreneurs lack of ability to access credit for their business as a result of many factors such as illiteracy, unemployment, poverty, and lack of asset collateral, societal discrimination and poor capital management among others (Peter, 2001).

On the other hand, low levels of education also put women entrepreneurs in Nigeria at a drawback compared to men. It decreases the chances that women will have the knowledge needed to excel in business; uneducated women do not have the knowledge of measurement and basic accounting. Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level of self-confidence and self-reliance

to the women folk to engage in business, which is continuous risk taking and strategic decision making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence.

Madura, Njatithianie and Huka (2014) state that accessible and affordable credit support gives women entrepreneur's opportunity to expand or start new business for health and employment. This study, therefore, aims to analyze the factors affecting women entrepreneurs' performance in Kano state, focusing on three (3) dimensions: access to credit, family size and socio cultural practices

## **1.2 Statement of the Problem**

Women Entrepreneurs keep on developing and gaining recognition intensely not only in Nigeria, but also globally. Because the number of female business owners have increase steadily and have continue to make positive impact in the global economy (Ali & Ali, 2013).

Furthermore, some studies also documented that women entrepreneurs are still striving to grow and are still bedeviled by problems such as low productivity, high rates of business failures, low turnover, lack of access to capital, credit and labour (Alh, 2004). It is observed that Women's access to finance is a major constraint to their success, therefore, developing women's direct access to credit will serve as an instrument that leads to higher investments in human capital, thereby having a strong impact on a country's economy in terms of health, education and long term implications for families and societies. As such, it becomes a challenge for women entrepreneurs to get access to credit facilities and therefore policy makers should understand and develop successful strategies to address the issue (World Bank, 2008).



However, it is revealed that socio-cultural has influence on women entrepreneurs. Considering their status, residential background among others which have significant impact on the opinion, views and behavior of women entrepreneurs, it is further concluded that socio-cultural factors significantly affect women entrepreneurs and their contribution towards state economy (Kumar, 2014). Meanwhile, particular issues that affect and confront women's performance in business, and therefore is considered very important (Ozar, 2009 & Usman, 2008). Consequently, their activities in the economy have received an outstanding interest of researchers.

Moreover women's entrepreneurship needs to be studied for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important unexploited source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities (Kumar, 2014).

Therefore, this study also originated up as a reaction to the research report of Schuttle, Boshoff and Bennett (2005), which suggested that male entrepreneurs have been comprehensively studied and the focus should now be shifted to the study of female entrepreneurs. It is upon this evidence that this research work emerged.

In view of this, the present study seek to fill two main gaps that exist on the literature, first, to the researcher's knowledge limited studies was found in the literature that studied the association of entrepreneurial factors (focusing on access to credit, family size and socio cultural practices) with performance of women entrepreneurs in Kano state, hence studies conducted on entrepreneurial (SMEs) performance are very limited (Shehu, 2012). Secondly, it is observed

that, there are limited studies conducted on the association of entrepreneurial factors (focusing on women entrepreneurs) and performance in Kano state (Shehu, 2012).

### **1.3 Research Questions**

Based on the above statement of the problem, the study intends to respond to the following questions:

- I.** To what extent does access to credit influence women entrepreneurial performance in Kano State?
- II.** To what extent does family responsibility influence women entrepreneurial performance in Kano State?
- III.** What is the effect of socio cultural practices on women entrepreneurial performance in Kano State?

### **1.4 Research Objectives**

The main aim of this study is to analyze the factors affecting women entrepreneurial performance in Kano state. The specific objectives are to:

- I.** Examine the extent to which access to credit influence women entrepreneurial performance in Kano state.
- II.** Examine the extent to which family responsibility influence women entrepreneurial performance in Kano state.
- III.** Determine the effect of socio cultural practices on women entrepreneurial performance in Kano state.

## **1.5 Research Hypotheses**

Based on the statement of problem and the objectives of the study, the following hypotheses are formulated in null form to guide the study,

**H<sub>01</sub>** Access to credit has no significant effect on women entrepreneurial performance in Kano State.

**H<sub>02</sub>** Family responsibility has no significant effect on women entrepreneurial performance in Kano State.

**H<sub>03</sub>** Socio cultural practice has no significant effect on women entrepreneurial performance in Kano state.

## **1.6 Significance of the Study**

Women's entrepreneurship needs to be studied for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important unexploited source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities (Kumar, 2014).

Furthermore, this study also originated up as a reaction to the research report of Schuttle, et al. (2005) which suggested that male entrepreneurs have been comprehensively studied and the focus should now be shifted to the study of female entrepreneurs. It is upon this evidence that this research work emerged.

Therefore, the significance of this study will never be over emphasized, since women entrepreneurial development is one of the major goal worldwide. The study will be of significant value to the Women Entrepreneurs, Governments, Central Bank of Nigeria, International Organizations, and Academic Community etc.

### **1.7 Scope and Limitations of the Study**

This study focuses on analyzing the factors affecting women entrepreneurial performance in Kano state. Specifically this study was focused on women entrepreneurs who have registered with Kano State Ministry of Commerce, for the periods of 2012 to 2015, The period of three years is considered to be sufficient in order to verify the effects of women entrepreneurs' factors on the performance, which is in line with duration used in the previous studies, such as that of Tafida (2015).

However, the limitation of this study is that, the present study targeted women entrepreneurs in Kano State. Therefore, is limited to only women entrepreneurs who have registered with ministry of commerce Kano State; the researcher was not able to capture the views of other women entrepreneurs who did not registered with Ministry of Commerce Kano State, but they are in entrepreneurial business.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents reviews of previous studies in order to obtain background knowledge of the subject matter. The reviews will be done under the following sub-headings.

#### **2.2 Business Performance**

Generally, business performance is made up of the actual outcome of an organization measure against its input, which enables organizations to focus on units that need improvement by evaluating the level of work progress in terms of cost, quality and time as well as consolidating in areas with higher output (Hansen & Wernerfelt 1989; Tomlinson 2011; Ringim 2012).

There are a number of criteria used in assessing the performance of SMEs and other organizations for long run survival in the event of globalization and competition. The key indicators used in measuring organizational performance include; profitability, management performance, liquidity, leverage market share, innovation, productivity, quality of goods and services, human resource management (Dess & Robinson, 1984).

Performance is related to productivity, efficiency and effectiveness in optimal utilization of resources (Berry, Sweeting & Goto, 2006, Gleason, Mathur & Mathur, 2000; Benjamin, Eyas & Friday, 2011). However, Kanyabi and Devi (2012) operationalize firm financial performance as the measurement of financial ability of the firm such as the level of profit, investment level with both growth in sales and profit.

Similarly, Mandy (2009) viewed such performance as the outcome of adapting effective management process. He posited that organizational performance can be measured using a number of criteria; which includes effectiveness, efficiency, growth and productivity. Firm effectiveness can be used to measure operation, finance as well as behavioral levels. First, financial measures may include profitability and growth. Second, measure of operation may include resource acquaintance, production level, and employees' attitude to work and so on. Third, behavioral effective is made up of adaptability, satisfaction and good interaction can be used to assess performance. Mandy rather lamented on the performance determination process of a given firm which involves a choice of some variables that can allow organizations to be more intelligently acting.

Furthermore, Olosuia (2011) explained the firm financial performance as an ability to assess the level of success of a business organization be it small or big. SMEs can be evaluated in terms of employment level, firm size, strength in working capital as well as its profitability. According to Shariff, Peous and Ali (2010) measures of performance can be viewed from the objective perspective that is more about the financial assessment to organizational performance of return on equity, return on assets and sales growth. Minai and Lucky (2011) further opined that performance in small firms is viewed from two perspectives: the monetary (financial) and the non-monetary (non-financial) measures. Some studies have some inclination in using financial performance measures as an indicator of overall firm performance (Murphy, Traier & Hills 1996).

In contrary, other studies prefer the non- financial (subjective) measures in measuring SME performance. For example, Ittner and Lacker (2003) opined that subjective non- financial measures help owners/managers to determine the level of success or otherwise of their respective SMEs, while Davood and Morteza (2012) viewed performance as the ability of a firm to create acceptable outcome and actions. Hence, firm performance is a central issue in business activities which needs adequate planning and commitment. T'rkman and McCormack (2009) asserted that measuring performance is important for all firms due to the fact that it helps the organization to ascertain the level of organizational success or failure and also serve as a yardstick for achieving significant improvement in the firm's activities.

Therefore, this study used wider approach in defining, the performance that considered the result of organizational commitment measured along with its intended objectives. Firm performance can be achieved when an organization is generating the maximum level of intended profitability possible given all necessary resources. It can be measured using either financial (objective) and non- financial (subjective) or a combination of both depending on SME goal intended to be realized.

### **2.3 Concept of Entrepreneurship**

Entrepreneurship is an economic activity which is undertaken by an individual or group of individuals. Schumpeter (1961) defined entrepreneurship as the making of a “new combination” of already existing materials and forces; that entrepreneurship throws up as innovations, as opposed to inventions and that no one is entrepreneur forever, only when he or she is actually doing the innovative activity.

Hisrich and Peter (2002) also define entrepreneurship as the process of creating something new, assuming the risk involved and reaping the reward attached. Edwinraj (2005) sees entrepreneurship as the propensity of mind to take calculated risks with confidence to achieve a pre-determined business or industrial objectives. Hence, entrepreneurship is purposeful activities indulges in set off and maintaining economic activities for the production and distribution of wealth. It has been recognized as an essential ingredient of economic development and an integral part of socio-economic transformation.

### **2.3.1 Concept of Women Entrepreneurship**

Women entrepreneurship has been defined by different scholars in different words. Women entrepreneurship is the process where women organise all the factors of production, undertake risks, and provide employment to others.

Vinze (1987) viewed women entrepreneurship as an economic activity of those women who think of a business enterprise, initiate it, organise and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise. While, Women entrepreneurs have been described as a female who plays a captivating part by repeatedly interacting and keenly adjusting herself with financial, socio-economic, and support spheres in society (Pareek, 1992).

Similarly, Vinze (1987) also sees women entrepreneur as a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses.



### **2.3.2 Contributions of Entrepreneurship to Women in Kano State**

Empowering women is a great challenge. Micro enterprises in Kano State can help to meet these challenges. Micro enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities+ among women in Kano State. Following are some of the personal and social capabilities, which were developed as a result of taking up enterprise among women; Economic empowerment, improved standard of living, self-confidence, enhance awareness, Sense of achievement, increased social interaction, engaged in political activities, improvement in leadership qualities, involvement in solving problems related to women and community, decision making capacity in family and community (Malyadri, 2013).

### **2.3.3 Factors Affecting Women Entrepreneurs' Performance**

Women entrepreneurship has grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved. In support of this The Centre for Women's Business Research in the United States as cited in UNECE (2004) and Mahbub (2000) identified the following factors that affect women entrepreneurs.

- I. Access to Finance:** Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by Women entrepreneurship. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000; Athanne 2011& Sunusi 2011).

**II. Access to Markets:** The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

**III. Access to Training:** Women have limited access to vocational and technical training in Nigeria. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. Africa in general characterized by low enrolment among women in education high dropout rates and poor quality of education (UNECE, 2004).

**IV. Access to Networks:** Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network

activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

**V. Access to Policy Makers:** Most women have little access to policymakers or representation on policy making bodies. Large companies and men can more easily influence policy and have access to policy makers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

Robertson (1998), OECD (2002), ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of Women entrepreneurship; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels .

### 2.3.4 Challenges Facing Women Entrepreneurs in Nigeria

In Nigeria there are many problems and challenges facing Women entrepreneurship, these include:

- I. In Adequate Access to Finance:** The greatest barrier facing Women entrepreneurship in Nigeria is access to finance, which become an issue of concern because of requirements of collateral. Most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification (Athanne, 2011). The financial aspects of setting up a business are without doubt the biggest obstacles to women (Zororo, 2011; Brush, 1992). Beside, most of the women they don't even know how to get an access to finance, more especially in rural areas.
- II. Biased Attitude of Banks:** Women's access to financial resources is also limited by biased lending practices that emerge when financial institutions consider them inexperienced and therefore less attractive clients (Fletschner, 2009).
- III. Lack of Education:** Lower education levels put Women entrepreneurship in Nigeria at a drawback compared to men. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth. In education, preference is given to boys, thus the educational level of most Women entrepreneurship s is very low, creating a barrier to them accessing training and other business developments services.

Lack of sufficient education and capacity building programs for women is another impediment to micro-enterprise success and development. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life (Mwobobia, 2012).

**IV. Competition:** Although micro-enterprises are very often the source of innovation, they are also especially vulnerable to competition from counterparts who introduce new products or services, or improve their production processes, lacking the resources to respond rapidly. Competition (markets) and information related factors are said to be major challenges. Competition is seen in form of the size of market share in the rural setting. Most of these markets are not expanding and new competitors such as mini-super markets with wide varieties of products for those who were engaged in selling household products are emerging. This could be caused by lack of marketing skills (Jaiyeba, 2010).

**V. Traditional Values and Family Commitment:** Various studies have showed that the emergence of women entrepreneurs in a society depends to a great extent on the challenges they encounter towards entrepreneurial development. These challenges are often underpinned by the cultural, religious, psychological and economic environment in a society. The female is groomed for early marital roles while the male child is sent to school to be educated. It is often preferred to educate the male child since they are seen as the economic protector or breadwinner for the immediate and extended family. Women in Nigeria have found it difficult to challenge the subjugated role society had given them (D'Souza, Lim, & Hewarathna, 2000; Kitching & Waldie, 2004).

## **2.4 Women Entrepreneurs in SMEs:**

Women entrepreneurship in SMEs are important to almost all economies in the world, but especially to those in developing countries and, within that broad category, especially to those with major employment and income distribution challenges. On what we may call the “static” front, women entrepreneurs in SMEs contribute to output and to the creation of “decent” jobs; on the dynamic front they are a nursery for the larger firms of the future, are the next (and important) step up for expanding micro enterprises, they contribute directly and often significantly to aggregate savings and investment, and they are involved in the development of appropriate technology. In an increasingly international market place, many companies are finding that prosperity is best achieved from specialization, as opposed to diversification. While the majority of the world’s largest companies continue to provide multiple services to numerous markets, they now purchase many components and goods from smaller companies that serve one particular niche. As the global marketplace continues to develop, women entrepreneurs in SMEs provide an effective tool for economic growth through participation in global supply chains (World Bank, 2005).

## **2.5 Empirical Evidences on the Factors Affecting Women Entrepreneurial Performance.**

This section will present the review of empirical evidences on the factors affecting women entrepreneurs’ performance, focusing on Access to finance, life style and socio cultural.

Madura, Njati, Thianie and Huka (2014) States that accessible and affordable credit support gives women entrepreneur’s opportunity to expand or start new business for health and employment. It has also revealed that women entrepreneurs lack business control and inability to access credit for their business as a result of many factors such as unemployment, poverty,

lack of asset collateral and societal discrimination etc (Peter, 2001). This is emanated from low or inadequate training to women entrepreneurs especially in the rural areas.

However empirical evidence show that, Machira et al., (2014) study the accessibility of women enterprise fund among small and micro women enterprise owners in Kenya, the study further examine the factors influencing access to finance of women enterprise owners for 172 respondents, data gathered was analyzed using multiple linear regressive the result shows that access to loan credit depends on socio cultural factors, entrepreneurial skills, therefore the result further suggest business support programs, like training.

Likewise, Hinton, Mokobi, and Sprokel (2006) in a study of the extent of access to the banking sector by SMEs in Botswana, found that approximately 15percent of the SMEs were unbanked, with the highest proportion being small enterprises. In addition, a vast majority of employees of small enterprises were unbanked. This study concluded that increasing SMEs' access to external finance could improve the growth of SMEs not only in Botswana but also across the sub-Saharan African countries

Similarly, Simsek and Uzay (2009) in a study of 63 women entrepreneurs in Turkey, observed that, the main problems encountered by women included financial constraints, balancing family and business life and inexperience. Women entrepreneurs also suffered stress caused by time pressure, mental tiredness, balancing family and business life, physical tiredness and excessive expectations from men. The key factors that contributed to success of women entrepreneurs included self-confidence, bravery, communication skills, good record keeping, managerial skills and level of education.

Mansor and Mat (2010) also investigate 436 women business establishments in the Terengganu state Malaysia, the study revealed that environmental factors influence women's' involvement in entrepreneurship which include access to credit markets, experience, availability of technically skilled labor force, market access, and government regulations. Women are observed to be constrained in their access to formal bank credit as they are perceived to be risky borrowers due to lack of adequate collateral.

In the same vein, White and Kenyon (2001) noted that youth and women are faced with limitations when starting a business and their businesses viability is questioned due to lack of financial opportunities. The possible avenues to external finance for SMEs include grants, soft loans, conventional banking credit and support networks.

Furthermore, Okapor and Amalu (2010) examined the relationship between entrepreneurial motivations such as family influence, psychological factors, finance among others and women entrepreneurial development for the sample of 570 respondents from the registered women entrepreneurs in agricultural manufacturing and services sectors. Data were gathered using survey questionnaire, subsequently analyzed using linear regression. The result of the study shows that, there is positive and significant relationship between accesses to finance and women entrepreneurial development. Similarly Chowdhury, Alan and Arif (2013) studied the impact of accesses to finance on women entrepreneurial development, which the sample selected from women entrepreneurs, the result shows positive and significant relationship between accesses to finance and capital with women entrepreneurial performance.

Okurat, Francis, Nathan and Ama (2013) also studied 590 women and youth micro enterprises in Butsuwana, using two criteria qualitative and quantitative approaches, as well as purposive



sampling techniques. The result shows that women and youth entrepreneurs have constrain of accesses to credit, also capacity building has constrain on women and youth entrepreneurs. However, women and youth micro entrepreneurs were unable to access available government institutional credit and capacity. Equally, Kumari, Sujata, Kaushik, Vandana, Lodha and Neeta (2010) studied 60 rural women entrepreneurs in India; the data was collected using interview. The result indicates lack of supportive network, financial and marketing problems were the major problems areas for rural women entrepreneurs.

Hundera, (2014) also examine 204 women entrepreneurs in Ethiopia, using random sampling technique, descriptive and multiple regression ware used to analyzed the data. The study revealed that access to working premises, market linkages, training and technical advances significantly influence women`s entrepreneurial startups while credit facility does not significantly influence women entrepreneurial startups. More so, Afrin, Sharmina, Islam, Nazrul, Ahmad and Shahid (2010) conducted a study in Bangaladash having 246 rural women entrepreneurs as a sample, purposive sampling technique, and descriptive statistics, multivariate analysis technique was used to analyze the data. The result of the study shows that financial management skills are the most important factor and have a significant relationship with the performance of women entrepreneurs.

However, Kumar, (2014) study Socio–Cultural Influence on Women Entrepreneurs in Uttarakhand State of India. 280 women were selected as a sample using random and quota sampling technique. The result of the study revealed that entrepreneur`s socio – cultural status, their residential background has significant impact on the opinion, views and behavior of women entrepreneurs, it is further concluded that socio-cultural factors significantly affect women

entrepreneurs and their contribution towards state economy. Many of the socio-cultural factors are identified highly influential on entrepreneurship.

Similarly, Mueller and Thomas (2001), in their study *Culture and Entrepreneurial Potential*, revealed that support for the proposition that some cultures are more conducive to entrepreneurship than others. Individualistic cultures, for example, seem to foster an internal locus of control. The study concluded tentatively, that a supportive national culture will increase the entrepreneurial potential of a country. Hayton, George, & Zahara (2002), they regard culture as one of the important variables in understanding entrepreneurial activities by suggesting that entrepreneurship is culturally bound.

Likewise, Roni, (2003) in his study concluded that Socio-cultural environment has a far-reaching effect upon the entrepreneurs. Positive result in people who are willing to assume entrepreneurial activities and the negative environment will be in the opposite, he also claimed that entrepreneurs can emerge from socially marginal groups, like religious culture, ethnic or migrant minority. Kumar & Sinha (2009) also study the Socio - Cultural and Economic Effect on the Development of Women Entrepreneurs: With Special Reference to India. The findings of the study show that women over 39 were turned to entrepreneurship, many of whom were willing to do the service activities than product activities. It was also concluded that social factors had greatest influence on women entrepreneurship in India.

In the same way, DeMartino and Barbato (2003) study the differences between women and men MBA entrepreneurs: exploring family flexibility and wealth creation as career motivators. The study looks at motivational differences using a sample of MBA entrepreneurs. This allows comparisons between male and female entrepreneurs, who are similar in terms of business

education, educational credentials, and other important variables. Logistic regression is used to measure the relationship between career motivators and gender and between career motivators and gender adjusted for marital status and the presence of dependent children. The study revealed that differences between female and male entrepreneurs become bigger if the entrepreneurs are married with dependent children.

Also, Joshua, Ibraheem and Opoola (2010) investigate the impact of socio-economic factors on the performance of small-scale enterprises in Osun state, Nigeria. The study was carried out in Osogbo, Osun State, Nigeria using structured questionnaire which purposively administered on selected respondents. The result of the study shows that socio-economic characteristics of small scale entrepreneurs tend to influence the performance and productivity of Small Scale Enterprises in Nigeria.

Likewise, Namdari, Raz and Aramoon (2012) study the socio-cultural and economical factors affecting women's entrepreneurship in Khouzestan province. 100 women entrepreneurs were selected from Ahwaz, Dezfol, khorramshar and Abadan, based on simple random sampling technique. The measurement instrument used in this research was questionnaire. Descriptive and analytic procedures were employed. The current research was a correlation type. The result of the study documented that socio-cultural and economic factors had positive effect on women entrepreneurs, and also revealed that social Factors had more effect on women entrepreneurship in Khouzestan than other factors. Aramoon (2009) also investigated factors that influence women's entrepreneurship in the Yazd Province the result of the study shows that the level of entrepreneur education, the level of education in close members of families, role patterns, and entrepreneur personality factors are among effective factors.

Similarly, Akpor-Robaro, (2012) study the Impact of Socio-Cultural Environment on Entrepreneurial Emergence in Nigeria, the study used survey research design and data collected through the instruments of questionnaire and personal interview. The result of the study indicate that the Nigerian socio-cultural characteristics, in some ways, have provided force for entrepreneurial emergence among Nigerians, but in some other ways, have extremely hindered the emergence of entrepreneurs.

Correspondingly, Abimbola, Adekeye, Ajayi and Idowu (2011) study some socio-cultural issues in entrepreneurship development among some groups in Nigeria. The study applied focus group discussions to discover the impacts of the extended family system and gender on entrepreneurship among the Hausa, Igbo and Yoruba who constitute more than half of the Nigerian total population. The result of the study revealed that extended family system and gender were implicated in the state of entrepreneurial activities among the study population.

Similarly, Shah, (2013) in her study “Creating an Enabling Environment for Women’s Entrepreneurship in India” The study used secondary data, as well as the collection of primary data through a small-scale structured questionnaire of 63 women entrepreneurs in 12 states across India. The study revealed that socio cultural factors represent important barriers to women’s entrepreneurial activities, at the same time as combining work and family life is also a challenge for a majority of women entrepreneurs.

Isa and Shitu (2015) also study the impact of religion on entrepreneurial intention of university students in Kano State, Nigeria. The researchers distributed 450 questionnaires to students in Northwest University Kano and Bayero University Kano of which 380 were completed and returned. Structural Equation Modeling (SEM) was employed and data was analyzed using

AMOS 21. The results of the study show that, religion has a very much significant impact on Entrepreneurial Intention (EI) in Kano State.

Bula (2012) also investigate the performance of women in small scale enterprises (SSEs): marital status and family characteristics in Kenya. The study used correlation matrix and regression analysis to determine the trend of relationship and significance of the two factors to performance of the SSEs. The findings of the study revealed that family characteristics and responsibilities independently have no significant relationship to performance. Marital status of the women owners and managers of SSEs in Kenya are not significant to performance.

## **2.6 Theoretical Framework**

This study will utilise the theory of Shane as follow:

### **2.6.1 The Underpinning Theory**

This theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Others elements of the theory include self-employment, business operation and performance. The theory highlighted four operational measures of performance which are survival, growth, profitability/income, and experiencing initial public offering. Survival refers to continuation of entrepreneurial activity while growth refers to increase in the venture's sales and employment. Profitability refers to new surplus of revenue over cost while experiencing initial public offer refers to the sale of stock to the public (Shane, 2005).

Opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently, their welfare. Entrepreneurs' ability to identify and tap such opportunities differs between entrepreneurs. It also depends on their ability to access information and willingness to act upon the information in

terms of risk; that is their attitude (Shane, 2005). Individual attributes affect discovery of entrepreneurial opportunity. It is made up of psychological and demographic factors such as motives, attitude to risk, education and training, career experience, age and social status.

## **2.7 Summary of the Chapter**

This mainly focuses on past studies that investigated the association of access to credit, family size, and socio cultural practices to provide convincing evidence on factors influencing women micro entrepreneurs' financial performance. In view of this, it has been deduced that limited studies analyse the factors affecting women micro entrepreneurs' performance in Kano state.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the procedure on how the study has been carried out, the method and techniques adopted. The chapter will also explain the research design, population of the study, sampling size and sampling techniques, measurement of variables, as well as the research framework.

#### **3.2 Research Design**

This study employed survey research design, using cross-sectional survey design; hence it involved collection of data only once or at a point in time to be able to meet with the research objectives (Cavana, Dalahaye & Sekaran, 2001; Bichi 2004). The benefit attached to cross-sectional study is that, it is cost effective and saves a lot of time (Sekaran, 2003; Wilson, 2010).

#### **3.3 Population of the Study**

Ngechu (2004) defined a population as a well-defined or set of people, services, elements, and events, group of things or households that are being investigated. The study targeted women entrepreneurs in Kano State. As at October, 2015, the total women entrepreneurs registered at Kano State Ministry of Commerce are 4, 320 women (Kano State Ministry of Commerce, 2015). Therefore, the population of the study is the entire women entrepreneurs registered with Kano State Ministry of Commerce (2015), which comprised of 4, 320 women entrepreneurs.

### **3.5 Sampling Techniques and Sample Size**

The simple random sampling technique was adopted in this study. Simple random sampling is a situation whereby each unit of population has an equal of being selected (Hair, Money, Samouel & Page, 2007). However, the sample size for this study was drawn from Kriejcie and Morgan (1970), table for determining sample size. Based on Ministry of Commerce (2015) survey report, there were 4,320 women entrepreneurs in Kano State. Hence, according to Kriejcie and Morgan sample determination, 354 women entrepreneurs emerged as the sample.

#### **3.5.1 Unit of Analysis**

Unit of analysis represents who or what is being studied in a given research. Social science researches have the following kind of unit of analysis as individual, firm and group (Creswell 2012; Kumar, Abdul Talib & Ramayah, 2013). Therefore, the unit of analysis for present study is firm (women entrepreneurs registered with Kano State Ministry of Commerce)

### **3.6 Data Collection Methods**

The study made use of questionnaires. Data will be obtained from owners/managers of the business in Kano State using structured questionnaires. These questions are accompanied by a list of possible alternatives from which respondents were required to select the answer that best describes their situation.

The researcher trained three (3) research assistants on all issues pertaining to the data collection methods and techniques before carrying out the study. The three (3) research assistants are posted to each senatorial district in Kano State (Thus: Kano North, Kano South and Kano Central) to help respondents to understand the questions and answer them correctly.



However, a set of 354 copies of the questionnaire were issued, using drop and pick method. The questionnaire is used because it allowed the respondents to give their responses in a free environment and helped the researcher get required information.

### **3.7 Data Analysis Techniques**

The collected data will be transferred into Statistical Package for Social Sciences (SPSS) software (version 21.0). Several statistical tools were employed in analyzing the results, including descriptive statistics, Pearson correlation, and regression analysis.

### **3.8 Measurements of Variables**

In the following sub headings, the measurements of the variables under the study are discussed in detail.

#### **3.8.1 Independent Variables**

The independent variables of this study are women entrepreneurial factors which are going to be discussed below:

**3.8.2 Women Entrepreneurial Factors:** Women activities in entrepreneurship and SMEs enable them to effectively combine their productive and reproductive roles because the flexibility in hours of works which permit them to care for their children and also contribute substantially to economic growth (Soetan, 2007). This has made women to be regarded as the central focus of the economic development and public policy concern (Bagbie, 2005).

Questionnaire as an instrument for data collection is used because it can help the respondents to be on the target and more concise in responding to the questions. Structured questionnaire was chosen as developed by Obinna, (2012) and Chane, (2010) on women entrepreneurs' factors. The respondents are required to select from a five point likert scale with a scores, ranges from one (1) representing strongly disagree to five (5) strongly agree.

However, the indicators of these variables are summarized in table 3.1 as used in the previous studies, such as, Kumar, (2014), Chowdhury, (2013), Krishman & Kamalanabhan, (2013), Bula, (2012), Gatakaa, (2006) among others.

**Table 3.1 Indicators of the Independent Variables**

S/N	VARIABLES	INDICATORS
1	Access to Credit	<input type="checkbox"/> Provision of soft loans. <input type="checkbox"/> Accessing credit. <input type="checkbox"/> Collateral. <input type="checkbox"/> Information on the cost. <input type="checkbox"/> Procedures for loan applications. <input type="checkbox"/> Lack of awareness of existing credit schemes <input type="checkbox"/> High interest rate <input type="checkbox"/> Lengthy and vigorous procedures for loan applications <input type="checkbox"/> Lack of access to external funds due to their in ability to provide tangible security
2	Family Responsibility	<input type="checkbox"/> Time management due to family obligation. <input type="checkbox"/> Family responsibility interferes with business operations. <input type="checkbox"/> Business functions as usual even while taking care of family responsibilities <input type="checkbox"/> Business cannot succeed because of problems at home <input type="checkbox"/> Time management due to family pressure.
3	Socio Cultural Practices	<input type="checkbox"/> Socio cultural support. <input type="checkbox"/> Lack of mobility due to socio cultural norms. <input type="checkbox"/> Socio cultural diversity. <input type="checkbox"/> Entrepreneur should be familiar with values, customs, culture, belief and local language of socialization. <input type="checkbox"/> Lack of exposure due to less socio cultural recognition. <input type="checkbox"/> Lack of mobility due socio cultural family restrictions

**Source: Bula, (2012) and Gatakaa, (2006).**

**I. Access to Credit:** Access to credit is a key issue for women entrepreneurs' success, as women are known to have fewer opportunities than men to gain access to credit for various reasons, such as lack of collateral, unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers among others (Brush 1992; Athanne 2011; Sunusi 2011; Zororo 2011). Consequently, this study considered access to credit as one of the major variables that affects women's entrepreneurial performance.

**II. Family Responsibility:** Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. Having primary responsibility for children, home and older dependent family members, few women

can devote all their time and energies to their business (Starcher, 2008). Therefore, family responsibilities are among the variables that affects women's entrepreneurial performances.

**III. Socio Cultural Practices:** Socio-cultural factors are things that can affect our lifestyles as a society. They can have an influence on individual behaviors depending on one's social values. Some of them could be religion, economic status, education, family, politics, cultural values etc. They are the facts and experiences that influence individuals' personality, attitudes and lifestyle. Socio- cultural factors involve both social and cultural elements of the society Kottak (2000). Age, education, caste, religion, marital status, family income, housing conditions etc. are some of the important variables that affect women entrepreneurial performance.

### **3.8.2 Dependent variable**

**Women Entrepreneurial Performance:** In this study, the researcher will measure the performance of Kano State women entrepreneurs using subjective (nonfinancial) measures to be adapted from the work of Suliyanto and Rahab (2012). This measurement scale has six (6) items and the items were originated from the previous work of Calonte *et al* (2006) and Keskin, (2006).The items were as follows.

**Table 3.2 Indicators of Dependent Variable**

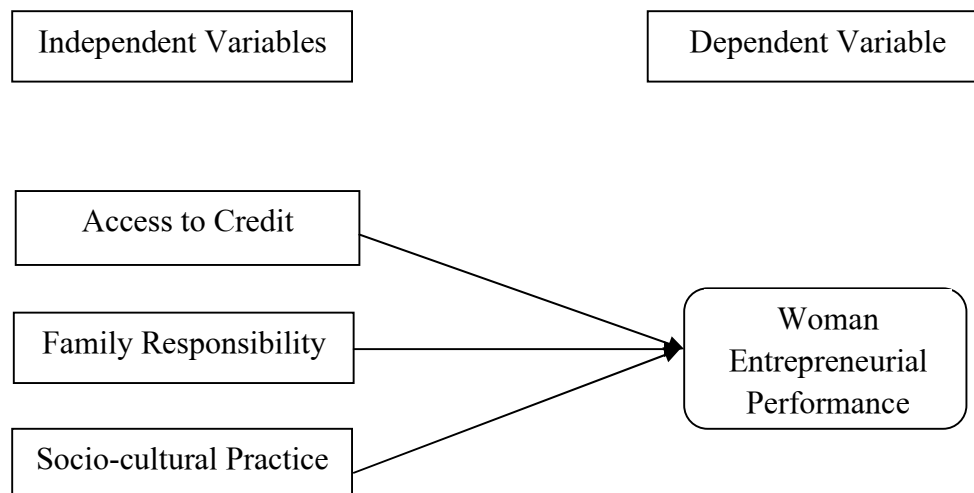
S/N	VARIABLES	INDICATORS
	Performance	<ul style="list-style-type: none"> <li>□ Compared to last 3 years, our product reaches a wider market</li> <li>□ Compared to last 3 years, our firm increases product sales</li> <li>□ Compared to last 3 years, our firm's profit has increased</li> <li>□ Compared to last 3 years, the level of complaints from our customer have decreased</li> <li>□ Compared to last 3 years, the number of our employees has increased</li> <li>□ Compared to last 3 years, the number of our customer has increased</li> </ul>

**Source: Sulyanto and Rahab (2012).**

### **3.9: Research Framework**

The research framework for this study is adapted from the works of Sheikh and Mahamud, (2013) and Gatakaa, (2006), which was modified by the researcher in the process of building models that will measure the dimensions of both Independent and dependent variables.

**Figure 3.1: Research Conceptual Framework**



**Source: Researcher's Computation (2015)**

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

#### **4.1 Introduction**

This chapter presents and discusses the data collected for the study. It covers the survey response, data cleaning which fundamentally include the issues of missing values and outliers. The chapter also discusses the basic assumption of multiples regression based on the data collected for the study, analysis of goodness of measure like the test of reliability, profile of the respondent. In addition, it presents the correlation test, regression analysis and hypothesis testing.

#### **4.2; Response Rate**

Out of 354 copies of the questionnaire, a total of 325 respondents sourced from women entrepreneurs in Kano state have filled and returned the distributed questionnaire. However, as presented in Table 4.1, a total of 305 were finally retained for analysis from 325 that were collected back from the respondents. Specifically, after the data collection, a total of 20 responses were excluded from the analysis for two (2) main reasons. First, some copies of the questionnaire were incomplete; secondly, outliers have also caused some copies of the questionnaire to be excluded. This exclusion is important because such questionnaires do not represent the sample (Hair et al., 1998 & Meyers., et al., 2006).

**Table 4.1 Questionnaire Distribution and Retention**

Item	Frequency	Percentage (%)
Distributed Questionnaires	354	100
Returned Questionnaires	325	92
Rejected (Outliers) Questionnaires	20	6
Retained Questionnaires	305	86

**Source: Field Survey, 2016**

A total of 305 respondents constitute the sample for this study, which shows a good response rate of 86% that covers a wide range of women entrepreneurs in Kano state. This rate is considered sufficient according to Sekran (2003) who argues that response rate of 30% is acceptable for surveys. Similarly, the current rate is regarded adequate going with the suggestion that a sample size should be between 5 and 10 times the number of the study variable for regression type of analysis to be carried out (Hair et al., 2010, & Pallant, 2001). Given the number of study variable 4 (access to credit, family responsibility, socio cultural practices, performance) a sample of 40 is considered adequate for data analysis. Hence, 86 usable responses satisfied the requirement for good sample size for multiple regression analysis.

#### **4.3 Data Cleaning**

Data cleaning is important in conducting any multivariate analysis. This is due to the fact that the quality and meaningfulness of the outcome of the analysis depend on the data screening and editing (Pallant, 2011). Therefore, missing values and outliers were thoroughly checked and treated.

#### **4.3.1 Detection of Missing Values**

Missing values refer to the unavailability of suitable value on one or more variable for data analysis (Hair, et al, 2010). To avoid negative consequences of the missing data in the analysis, the researcher took precautionary action from the field to prevent the occurrence of missing values. First, the questions were written in a simple language that could be easily understood. The researcher employed research assistants and the researcher also actively participated in the distribution of the questionnaire, the respondents were persuaded to fill the questionnaire on the spot, some respondents did not fill on the spot but in later time. A preliminary descriptive statistics that was conducted to identify missing values, which shows no missing values should be deleted as long as there is adequate sample. Consequently, no missing values were detected in the study, partly because of the steps taken by the researcher.

#### **4.3.2 Outliers**

Bryne (2010) consider outliers as those scores that are significantly dissimilar from all others in a given set of data. Tabachnick and Fidell (2007) recommend the identification of univariate outliers through the observation of Z score. The Z score for each and every item must be within the range  $\pm 3.29$  (0.001) sig. level. Values exceeding  $+ 3.29$  were due to some mistake of data entry. A total of 20 cases of univariate outliers were recorded. Therefore, copies of the questionnaire with serial number 156, 187, 195, 199, 201, 210, 215, 238, 245, 260, 256, 287, 295, 301, 305, 310, 316, 338, 345, 353 were deleted, the remaining 305 copies were considered for further analysis.

#### 4.4 Descriptive Profile of the Respondents

Table 4.2 presents the demographic profile of the respondents. The respondent were asked to explain their demographic information which includes their age, qualification, business experience, turnover, number of employees, business activity and marital status

**Table 4.2 Descriptive Profile of the Respondents**

<b>Demographic Variables</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Age	18-29	100	32.8
	30-39	94	30.8
	40-49	68	22.3
	50-59	17	5.6
	60 AND ABOVE	26	8.5
Qualification	SSCE	75	24.6
	DIP/NCE	58	19.0
	BSC/HND	19	6.2
	POSTGRADUATE	22	7.2
	OTHERS	131	43.0
Business Experience	3-6 YEARS	219	71.8
	7-9 YEARS	56	18.4
	10 AND ABOVE YEARS	30	9.8
Turnover	N250,000- N500,000	179	58.7
	N500,001-1,000,000	47	15.4
	N1,000,001-N1,500,000	34	11.1
	N1,500,001-N2,000,000	22	7.2
	N2,000,001 AND ABOVE	23	7.5
Number of Employees	1-50 EMPLOYEES	271	88.9
	51-100 EMPLOYEES	18	5.9
	101-150 EMPLOYEES	12	3.9
	200 AND ABOVE EMPLOYEES	4	1.3
Business Activity	MANUFACTURING	157	51.5
	SERVICE	83	27.2
	TRADING	65	21.3
Marital Status	MARRIED	35	11.5
	SINGLED	127	41.6
	DIVORCED	143	46.9

**Source: Field Survey, Generated from SPSS Version 21**



The results shows that age bracket between 18-29 years with 32% were dominant among the women entrepreneurs in Kano State. Followed by 30-39 with 30%, next are those within the age of 40-49 with 22%, next are within ages of 50-59 with 5% and finally the age bracket of 60 and above representing 8%. In terms of highest educational qualification the respondents holds, results shows that the dominant women entrepreneurs are those with other qualifications with 43%, followed by those with S.S.C.E with 24%, next are those with diploma or N.C.E representing 19%, next are those with either Degree or HND with 6%, and finally are those postgraduate qualifications with 7%. Regarding business experience 71% of the women entrepreneurs spent 3-6 years in the business, next are those with 7 -9 years with 18% and finally 10 and above years with 9%. Further analysis on the respondents turnover shows that majority of the women entrepreneurs in Kano State generate between N250,000-N500,000 representing 58%, followed by those with N500,001-N1,000,000 with 15%, next are those with N1,000,001-N1,500,000 with 11%, next are those with N1,500,001-N2,000,000 (7%) and finally are those with N2,000,001 and above (7%). However, concerning the number of employees the Kano State women entrepreneurs have, majority of the respondents have 1-50 employees with 88%, followed by those with 51-100 employees (5%), next are those with 101 -150 employees (3%), and finally, are those with 200 and above employees (1%). With regards to the business activity of Kano State women entrepreneurs, analysis shows that majority of the respondent are manufacturers representing 51%, followed by those service businesses with 27%, and finally are those in trading businesses with 21%. The final demographic information of the respondents analyzed was the marital status of the women entrepreneurs in Kano State. The status with highest number is divorced representing 46% followed by singled with 41% and finally married

with only 11%. This suggests married women are not engaging in entrepreneurial businesses, perhaps due to cultural and religious restrictions in the State.

#### **4.5 Assumption Test on Multiples Regression**

The variables were checked for normality, linearity and homoscedasticity to satisfy the basic and underlying assumptions of the multiple regression analysis in line with the suggestion of Hair et al (2010) and Pallant (2001).

##### **4.5.1 Normality Test**

Tabachnick and Fidell, (2007) asserted that one of the basic assumption of regression analysis is that each variable and all linear groupings of the variable are normally distributed. Normality is usually evaluated by either statistical or graphical methods. The basic mechanisms of statistically normality are skewness and kurtosis. When a distribution is normal the value of both skewness and kurtosis should be close to zero. In graphical method, normality is usually determined through histogram residual plots. This refers to a shape of data distribution to an individual continuous variable and its correspondence to normal distribution. If the assumption is met, the residuals should be normally and independently distributed (Tabachnick & Fidell, 2007). As presented in appendix D. The histogram shows that, the normality assumption has been achieved since the entire bars on the histogram were closed to the normal curve.

Therefore, in this study assumption was diagnosed by checking at both skewness and kurtosis at the same time looking histogram residual plots. Based on the analysis, the residual appears to be normal and the values of skewness and kurtosis were close to zero. As such the normality assumption was not violated (Afifi & Clark, 1998).

#### **4.5.2 Linearity Test**

Linearity is of importance in regression analysis because one of the underlying assumptions of the technique is that, the relationship between independent and dependent variables is linear. However, correlation can only capture the linear association between variables. Therefore, if substantial non-linear relationships exist, they will be ignored in the analysis, which will in turn underestimate the actual strength of the relationship (Tabachnick & Fidell, 2007). The study used residual scatter plot, the residual ought to scatter around 0 and most of the scores should concentrate at 0 points (Flury & Riedwyl, 1998) cited in Ringim (2012). Appendix E presents the scatter plot between AC, FR, SC and performance. The assumption was not violated as the plot shows that residual scores converged at the center along the zero point, hence, evidencing that the linearity assumption was fulfilled.

#### **4.5.3 Multicollinearity Test**

The simplest way of detecting Multicollinearity is to check the correlation matrix of the independent variables. Most people consider correlation 0.7 and above as high (Sekaran & Bougie, 2010), while to the others intercorrelation of greater than 0.8 is considered to be evidence of high Multicollinearity (Berrey & Feldman, 1985). According to Hair *et al*, (2010) the value of independent variables are highly correlated among themselves at 0.9. In an effort at identifying the Multicollinearity problem, a bivariate correlation of the entire independent variables has been conducted, using Pearson's correlation. The Pearson's correlation revealed no Multicollinearity problem as values are not even close to 0.7.

**Table 4.3 VIP and Tolerance Value of Independent Variables**

Independent Variables	Tolerance value	VIF
CREDIT	.905	1.105
FAMILY	.862	1.160
SOCIAL	.818	1.223

Source: Generated from SPSS Version, 21

Besides, another device for finding Multicollinearity is to look at .the variance inflation factor (VIF) and tolerance value. Hair *et al.* (2010) asserted that any VIF exceeding 10 and tolerance value lower than 0.10 indicates a problem of Multicollinearity. Therefore, in this study results proved absence of Multicollinearity as presented in table 4.2.

#### **4.5.4 Homoscedasticity Test**

The basic assumption of Homoscedasticity is that the variance of the dependent variable is approximately the same at different level of the independent or exploratory variables (Hair, *et al* 2010). In other words, the error term in a regression model has constant variance. Homoscedasticity is normally assessed by visual inspection of the scatter plot of the regression residuals. Homoscedasticity appear to be indicated when the width of the band of the residuals is approximately the same at dissimilar levels of the dependent variable and scatter plots shows a pattern of residuals normally disseminated around the mean (Berry & Feildman, 1985).

Therefore, the assumption of Homoscedasticity was assessed using regression in SPSS method. An examination of residual plots of all the independent variables shows that, the assumption of Homoscedasticity was not violated. (See appendix F)

#### 4.6; Reliability Test

There are different types of reliability tests, but the most widely used technique in many researches is internal consistency reliability (Litwin, 1995). The Cronbach alpha coefficient test was carried out to measure the internal consistency reliability. Table 4.3 present the summary of the reliability test result.

**Table 4.4 Summary of Reliability Test**

<b>Variables</b>	<b>Number of Items</b>	<b>Cronbach Alpha</b>
Access to Credit	7	0.778
Family Responsibility	7	0.779
Socio Cultural	5	0.774
Performance	6	0.777

**Source: Field Survey (2016),**

Cronbach alpha can be judged by some rules , that an alpha coefficient which is greater than 0.90 is considered as excellent, more than 0.80 is categorized as good, while greater than 0.70 is acceptable, greater than 0.6 is questionable, greater than 0.5 is poor, and finally less than 0.5 is generally unacceptable (John & Reve, 1982). The reliability of 0.60 can be considered as average coefficient, whereas 0.70 could be regarded as high reliability coefficient (Hair, et al., 2006, Nunnally, 1978, Sekaran & Bougie, 2010; Sekaran, 2003).

In general, a Cronbach alpha of 0.7 has been accepted as the minimum benchmark for examining reliability. Therefore, the results of the reliability test show that, the Cronbach alpha for the

variables under study reached acceptable reliability coefficient which is within the acceptable range of 0.7.

#### 4.7 Correlation Analysis

Correlation analysis is used to explain the strength and direction of linear relationship between two variables (Pallant, 2001). Pearson correlation was employed to assess the inter relation between the study variables. Table 4.3 present the inter relationship between the study variables. According to Pallant (2011) a correlation of 0 indicated no relationship at all; a correlation of 1.0 show positive correlation and -1 indicate a perfect negative correlation. Cohen (1988) suggested that r between 0.10-0.29 is small, 0.30-0.49 as medium and 0.5-1.0 as large.

**Table 4.5 Correlations Matrix**

		PERFOR.	CREDIT	FAMILY	SOCIO
PERFOR.	Pearson Correlation	1			
CREDIT	Pearson Correlation	.349**	1		
FAMILY	Pearson Correlation	.177**	.193**	1	
SOCIO	Pearson Correlation	.257**	.294**	.360**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Generated from SPSS, 21 Version

The above table signifies that the variables are significantly correlated to the extent that no variable with 0.9 which indicated that there is no problem of Multicollinearity.

#### 4.8 Regression Analysis

Multiple regression analysis provides an avenue of neutrality of assessing the degree and character between independent variables and dependent variable (Sekaran & Bougie, 2010; Hair,

Money, Samoel & Page, 2007; Field, 2009). The regression coefficient use to show the relative importance of each of the independent variables in the prediction of the dependent variable. If the independent variables are collectively regressed against the dependent variable to explain the variance in it, the size of each regression coefficient will show how much an increase in one unit in the independent variable would affect the dependent variable taking into consideration all other variable inserted into multiples coefficient (Sekaran & Bougie, 2010; Zikmund, et al; 2010).

Therefore, to examine the effect of women entrepreneurs' factors on performance, the present study conducted a regression analysis. Three (3) predicting variables including access to credit, family responsibility and socio-cultural were examine to see their contribution on performance, table 4.4 present regression analysis of the variables under study

**Table 4.6 Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	2.013	.200		10.044	.000		
CREDIT	.269	.051	.293	5.259	.000	.905	1.105
FAMILY	.055	.046	.068	1.189	.235	.862	1.160
SOCIAL	.082	.033	.146	2.485	.014	.818	1.223
<b>R</b>	<b>R<sup>2</sup></b>	<b>Adj. R<sup>2</sup></b>	<b>R<sup>2</sup> Change</b>	<b>F. Change</b>		<b>Sig.</b>	
.390	.152	.144	.152	17.990		0.000	

a. Dependent Variable: PERFOR.

Source: Generated from SPSS, 21 Version

The results of regression analysis presented in table 4.4 shows a significant  $R=.390$ , this implies that multiple correlation coefficients between the predictors and the criterion was 39% , while  $R^2$  of .152 implies that predicting variables (factors affecting women entrepreneurs) under the study were able to account or explain 15% variance in the dependent variable (performance), while the remaining 85% was not captured by this study. Furthermore, Cohen and Cohen (1988) classify the  $R^2$  into three (3) categories: 0.02 as weak, 0.13 as moderate and 0.26 as substantial, in view of this classification the present study  $R^2$  is considered moderate. The results also shows adjusted  $R^2$  of .144 which implies that women entrepreneurs were able to explain 14% variation in the performance. The significant F.test of (17.990,  $p<0.000$ ) signifies that the overall significant prediction of independent variables to the dependent variable, this further implies that, p value of 0.000 the model fitness in regressing the relationship between factors affecting women entrepreneurs and performance, therefore, F,statistics value measure the strength of regression model with a value of 17.990.

According to researchers like Lind, Marchal and Wathen, (2013), Kumar, Taib and Ramayah (2013) t-value for the estimation of variables significant level is when t-value exceed 1.645 which a significant relationship.

Based on this, among the three (3) predicting variables, access to credit is the variable that best predict the dependent variable with the following values ( $\beta=.269$ ,  $t=5.259$ ,  $p<0.000$ ). The next vital predictor in order of importance is the socio-cultural ( $\beta=.052$ ,  $t=2.485$ ,  $p<0.014$ ). However, family responsibility found with ( $\beta=.055$ ,  $t=1.185$ ,  $p<0.235$ ).



#### 4.9 Hypotheses Testing

Among the three (3) predicting variables, access to credit is the variable that best predict the dependent variable with ( $\beta=.269$ ,  $t=5.259$ ,  $p<0.000$ ). The relationship between access to credit and entrepreneurs performance can said to be significant with a p-value of 0.000 this implies that, the there is positive and significant relationship between women entrepreneurs access to credit and business performance. The result further suggests that, availability of financial support will lead to an improvement of business performance of women entrepreneurs in Kano State. Therefore, the null hypothesis raised which state:

**H<sub>01</sub>** Access to credit has no significant effect on women entrepreneurial performance in Kano State was not supported. This result is consistent with results of several studies, such as that of Machira et a; (2014); Chowdhury et al., (2013); Mansor & Mat (2010); Okapor & Amalu (2010); Hilton, etal., (2006).

However, with regards to family responsibility as second predicting variable under the study, results shows positive and insignificant relationship with performance with values ( $\beta=.055$ ,  $t=1.185$ ,  $p<0.235$ ). This implies that when women entrepreneurs' family responsibilities increase, their performance will decrease. The result further suggests that more family responsibilities will lead to poor performance of their businesses. Therefore, the null hypothesis raised which state:

**H<sub>02</sub>** Family responsibility has no significant effect on women entrepreneurial performance in Kano State was supported. This result is consistent with results of Bulu, (2012) & Abimbola et al., (2012).

Finally, results of regression on the socio cultural factors as the last predicting variable under the study shows significant relationship with business performance of women entrepreneurs in Kano State with values ( $\beta=.052$ ,  $t=2.485$ ,  $p<0.014$ ). This implies that culture of women entrepreneurs in Kano State affect the success of their businesses. The result further suggests that, when culture is not considered by women entrepreneurs in doing their business in Kano State, it will lead to an improvement in the performance of their businesses. Therefore, the null hypothesis raised which state:

**H<sub>03</sub>** Socio cultural practice has no significant effect on women entrepreneurial performance in Kano state was not supported. This result is consistent with results of studies like Kumar, (2014); +Akpör & Robaro, (2012); Namdari et al., (2012) Joshua et al., (2010); Hayton et al., (2002).

On the overall, the regression results shows that two (2) of three (3) independent variables does not impacted on the non-directional null hypothesis, while remaining one (1) impacted on the non-directional null hypothesis raised. Therefore, hypothesis H1 and H3 are not supported, while H2 is supported.

#### **4.10 Discussion of Findings**

The relationship between access to credit and entrepreneurs performance can said to be significant with a p-value of 0.000 this implies that, the there is positive and significant relationship between women entrepreneurs access to credit and business performance. The result further suggests that, availability of financial support will lead to an improvement of business performance of women entrepreneurs in Kano State. This result is consistent with results of several studies, such as that of Machira et a; (2014); Chowdhury et al., (2013); Mansor & Mat (2010); Okapor & Amalu (2010); Hilton, etal., (2006).

Family responsibility as second predicting variable under the study, results shows positive and insignificant relationship with performance with values ( $\beta=.055$ ,  $t=1.185$ ,  $p<0.235$ ). This implies that when women entrepreneurs' family responsibilities increase, their performance will decrease. The result further suggests that more family responsibilities will lead to poor performance of their businesses. This result is consistent with results of Bulu, (2012) & Abimbola et al., (2012).

However, socio cultural factors as the last predicting variable under the study shows significant relationship with business performance of women entrepreneurs in Kano State with values ( $\beta=.052$ ,  $t=2.485$ ,  $p<0.014$ ). This implies that culture of women entrepreneurs in Kano State affect the success of their businesses. The result further suggests that, when culture is not considered by women entrepreneurs in doing their business in Kano State, it will lead to an improvement in the performance of their businesses. This result is consistent with results of studies like Kumar, (2014); Akpor & Robaro, (2012); Namdari et al., (2012) Joshua et al., (2010); Hayton et al., (2002).

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATION**

#### **5.1 Summary**

This summarises the findings of the study. Appropriate data collection process were followed for the data collection, an acceptable response rate was obtained for data analysis. Data cleaning were conducted regarding missing values and outliers. No missing values were detected from the responses, regarding outliers univariate (Z-score) treatment was carried out in order to ensure good data. Twenty questionnaires were detected as outliers and therefore were removed from the analysis.

Descriptive statistics was followed mainly to provide the profile of the respondent that cut-across women entrepreneurs. Basic information such as age, highest qualification, experience, turnover, their employees, principal activity and marital status of the women entrepreneurs in Kano State were discussed, which gave an insight on the women entrepreneurs' basic information. Assumption of multiple regression analysis was conducted and it was found that none of the conditions was violated.

Construct reliability was conducted for the variable under the study and it was found with good Cronbach alpha. The reliability for the variables were AC, FR, SC, and performance

Pearson bivariate correlation was performed and found that all the variables were significantly correlated. Multiple regression analysis was conducted, it was found that access to credits and socio cultural are significantly related to business performance, while family responsibility is

found with insignificantly related to business performance of women entrepreneurs in Kano State.

## **5.2 Conclusion**

Theoretically, there are some gaps that exist in the literature regarding the relationship between women entrepreneurs' factors and performance in Kano State. Previous studies have not address the women entrepreneurs' factors and business performance in Kano State, none of the previous studies used sample of women in Kano State, also there is limited empirical studies in the context of Nigeria. Therefore, the present study has contributed to the body of knowledge by providing empirical evidence about the observed gaps. Therefore, two (2) of factors of entrepreneurs namely: access to credit and socio cultural were found to be related to business performance of women entrepreneurs in Kano State. However, the remaining one (1) factor (family responsibility) is found to be insignificantly related to business performance of women entrepreneurs in Kano State. Impliedly, improving women's ability to access credit facilities will enhance their business performance. Furthermore, ignoring culture in conducting business by women in Kano State will help them improve their business performance.

## **5.3 Recommendations**

Based on the objective of the study, findings and conclusion of the study, the following recommendations were offered:

- I. Government should develop new credits facilities which will help women entrepreneurs so as to enhance their business performances, base on the above findings credits facilities have a positives significance relationship with the women entrepreneurial performance.

- II. Both Governments and financial institutions should review the loan application procedures so that women entrepreneurs can access the credits easily. this would lead to the increase in their performance.
- III. Certain traditions and values in society which have effect on women entrepreneurial performance must be dropped or modified in order to enhance performance of women entrepreneurs.
- IV. Women entrepreneurs should take some time to be familiar with values, customs, culture, belief and local language of socialization so as to be able carry out their businesses successfully.
- V. Women entrepreneurs should appropriately manage their time so as to balance between family responsibilities and business objectives, as such it would lead to their business performance.

#### **5.4 Suggestion for Further Research**

This study targeted women entrepreneurs in Kano State. The study is limited to only women entrepreneurs who registered with ministry of commerce Kano State; the researcher was not able to capture the views of other women entrepreneurs who did not registered with ministry of commerce Kano State, but they are in entrepreneurial business. Therefore, there is need to study women entrepreneurs who registered with different agencies such as Corporate Affairs Commission (CAC), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), National Association of Small Scale Industries (NASSI) among others.

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## APPENDIX A

### RESEARCH QUESTIONNAIRE TO WOMEN ENTREPRENEURS IN KANO STATE.

#### DEPARTMENT OF BUSINESS ADMINISTRATION AND ENTREPRENEURSHIP,

Dear Respondents,

#### ACADEMIC RESEARCH QUESTIONNAIRE

I am a postgraduate student in the above named institution, presently conducting a research titled “Factors affecting performance of women entrepreneurial Businesses in Kano State” in partial fulfillment for the award of Master of Science (M. Sc.) Management

Your cooperation in completing this questionnaire is highly appreciated. Therefore, you are kindly requested to answer all question attached, as honesty as possible. All information given will be treated in strict confidence and used solely for this research.

Thank in anticipation of your cooperation.  
Ibrahim Bala Muhammad  
(SPS/12/MMN/00030)

#### SECTION A

Kindly complete the following questions by indicating your answer with a tick [✓] in the relevant field.

1. Age

A	18-29	
B	30-39	
C	40-49	
D	50-59	
E	60+	

3. For how long have you been in the business?

A	3-6 years	
B	7-9 years	
C	10 years and above	

2. Qualification

A	S.S.C.E	
B	Diploma/NCE	
C	Bsc/HND	
D	Postgraduate	
E	Others (Specify)	

4. How much is the average annual Turnover of your business?

A	N250,000 - 500,000	
B	N500,001 – 1,000,000	
C	N1,000,001 – 1,500,000	
D	N1500,001 – 2,000,000	
E	N2,000,001 and above	

5. How many employees currently work for your business?

<b>A</b>	<b>1 – 50</b>	
<b>B</b>	<b>51 – 100</b>	
<b>C</b>	<b>101 – 150</b>	
<b>D</b>	<b>151 – 200</b>	
<b>E</b>	<b>201 and above</b>	

6. What is the principal activity of your business?

<b>A</b>	<b>Manufacturing</b>	
<b>B</b>	<b>Service</b>	
<b>C</b>	<b>Trading</b>	

7. Marital Status

<b>A</b>	<b>Married</b>	
<b>B</b>	<b>Singled</b>	
<b>C</b>	<b>Divorced</b>	

### **SECTION B**

Kindly indicate the degree of your agreement or otherwise with each statement by filling in the circle that represent your opinion from about “to what extent were the following factors affecting women entrepreneurial performance in Kano State of Nigeria? Please tick ( ) all as appropriate.

Please note that:

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral/ Undecided</b>	<b>Agree</b>	<b>Strongly Agree</b>

### **8. Access to Credit**

The following factors affect the performance of my business

<b>CODE</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>WEAC1</b>	Provision of soft loans.					
<b>WEAC2</b>	Accessing credit, particularly for starting an enterprise, is one of the major constraints affecting women entrepreneurs.					
<b>WEAC3</b>	Lack of Collateral.					
<b>WEAC4</b>	Lack of information on the cost of obtaining such services.					
<b>WEAC5</b>	High interest rate.					
<b>WEAC6</b>	Lengthy and vigorous procedures for loan applications.					
<b>WEAC7</b>	Lack of awareness of existing credit schemes.					

### 9. Family Responsibility

The following factors affect the performance of my business

		1	2	3	4	5
<b>WEFR1</b>	Time management despite family obligation.					
<b>WEFR2</b>	Time management despite family pressure.					
<b>WEFR3</b>	Business functions as usual even while taking care of family responsibilities.					
<b>WEFR4</b>	Business suffers when having a small baby.					
<b>WEFR5</b>	Business cannot succeed because of problems at home.					
<b>WEFR6</b>	Family responsibilities interfere with business operations.					
<b>WEFR7</b>	Lack of mobility due socio cultural family restrictions.					

### 10. Socio Cultural

The following factors affect the performance of my business

		1	2	3	4	5
<b>WESC1</b>	Socio cultural support.					
<b>WESC2</b>	Mobility due to socio cultural norms.					
<b>WESC3</b>	Socio cultural diversity.					
<b>WESC4</b>	Entrepreneur should be familiar with values, customs, culture, belief and local language of socialization.					
<b>WESC5</b>	Lack of exposure due to less socio cultural recognition.					

### 11. Performance

CODE		1	2	3	4	5
<b>PERF1</b>	Compared to last 3 years, my product reaches a wider market.					
<b>PERF2</b>	Compared to last 3 years, my firm increases product sales.					
<b>PERF3</b>	Compared to last 3 years, my firms' profits have decreased.					
<b>PERF4</b>	Compared to last 3 years, the levels of complaints from my customers have decreased.					
<b>PERF5</b>	Compared to last 3 years, the numbers of my employees have increased.					
<b>PERF6</b>	Compared to last 3 years, the numbers of my customers have increased.					



## APPENDIX B

**TABLE FOR DETERMINING SAMPLE SIZE FROM A GIVEN POPULATION**

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

## APPENDIX C

### ACCESS TO CREDIT

Scale: ALL VARIABLES

**Case Processing Summary**

		N	%
Cases	Valid	305	100.0
	Excluded <sup>a</sup>	0	.0
	Total	305	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.778	7

### Family Responsibility Scale: ALL VARIABLES

**Case Processing Summary**

		N	%
Cases	Valid	305	100.0
	Excluded <sup>a</sup>	0	.0
	Total	305	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.779	7

### Socio Cultural

**Case Processing Summary**

		N	%
Cases	Valid	305	100.0
	Excluded <sup>a</sup>	0	.0
	Total	305	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.774	5

**Performance**

**Case Processing Summary**

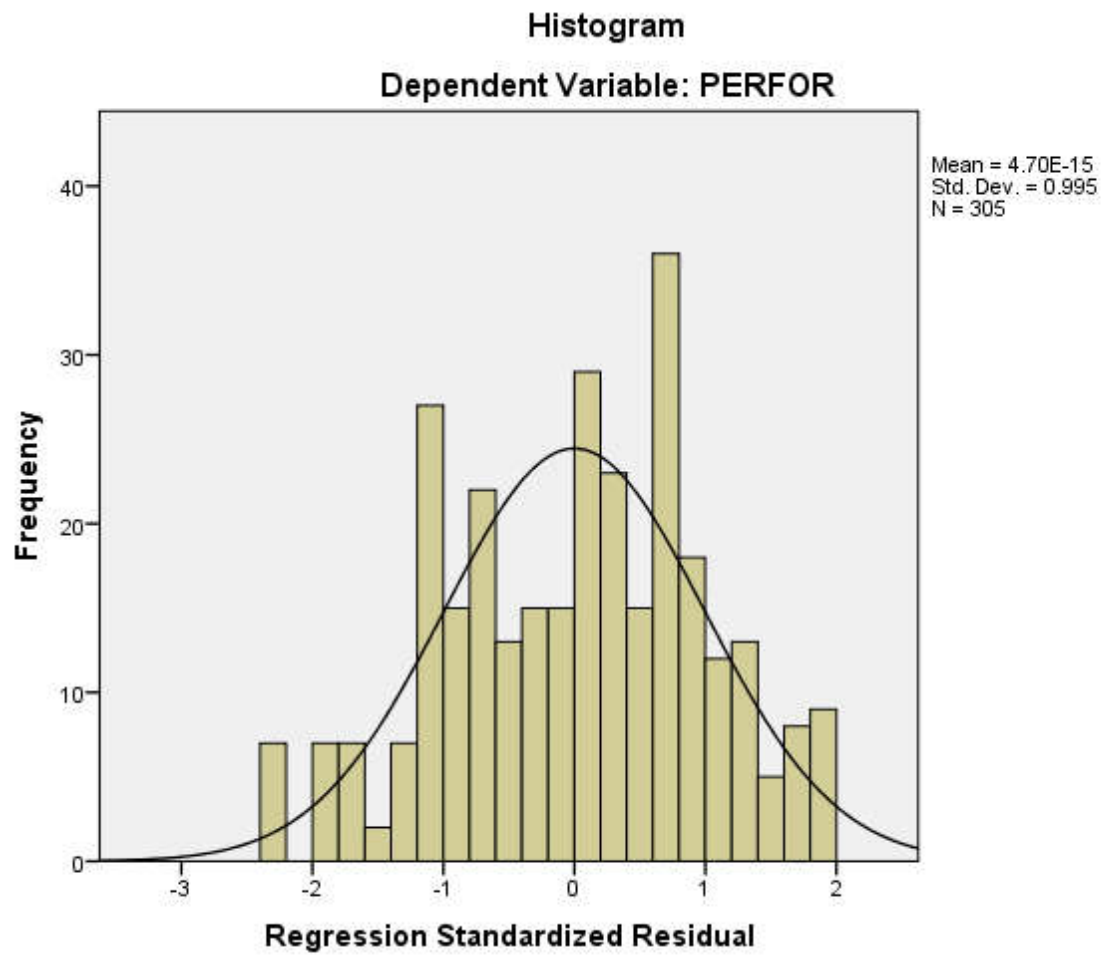
	N	%
Valid	305	100.0
Cases Excluded <sup>a</sup>	0	.0
Total	305	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.777	6

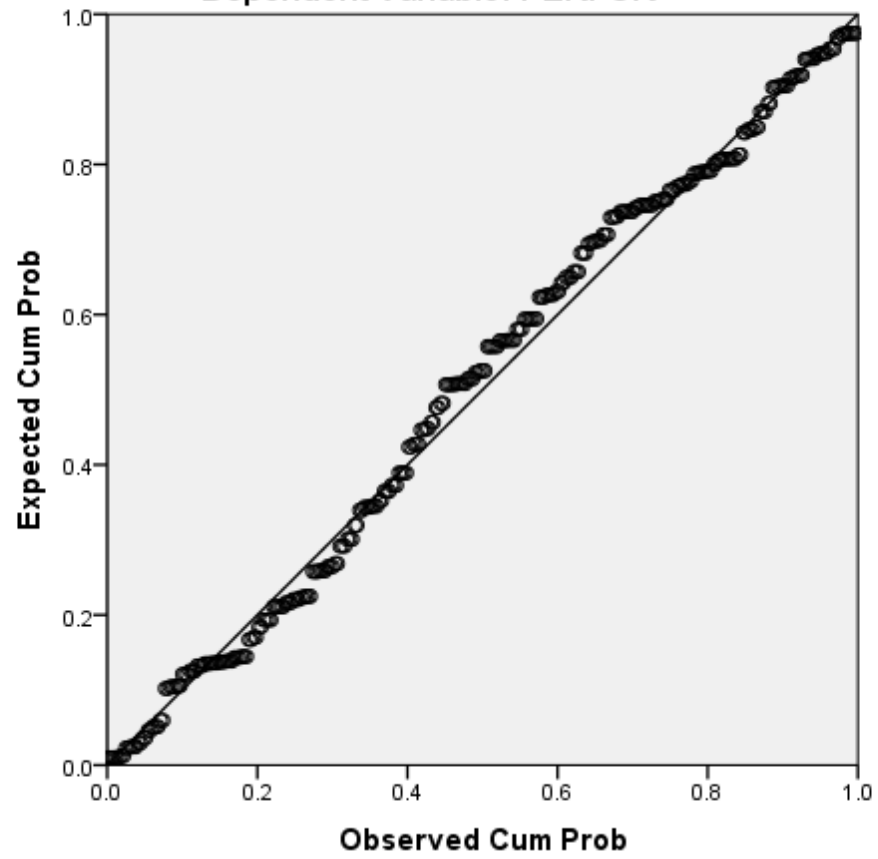
## APPENDIX D



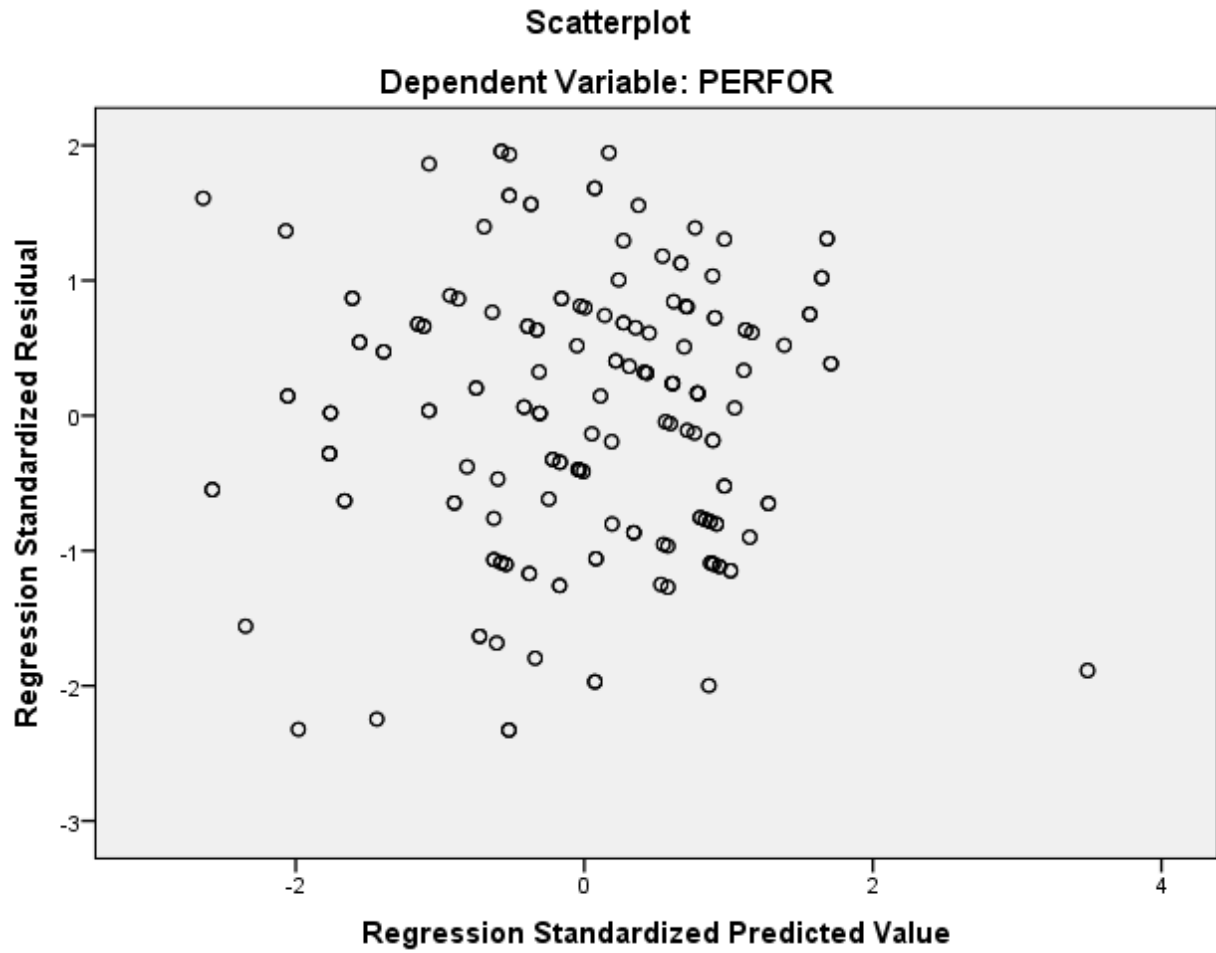
## APPENDIX E

### Normal P-P Plot of Regression Standardized Residual

Dependent Variable: PERFOR



## APPENDIX F



## APPENDIX H

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16.180	3	5.393	17.990	.000 <sup>b</sup>
Residual	90.240	301	.300		
Total	106.420	304			

## APPENDIX I

a. Dependent Variable: PERFOR

b. Predictors: (Constant), SOCIAL, CREDIT, FAMILY

Coefficients a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.013	.200		10.044	.000		
	CREDIT	.269	.051	.293	5.259	.000	.905	1.105
	FAMILY	.055	.046	.068	1.189	.235	.862	1.160
	SOCIAL	.082	.033	.146	2.485	.014	.818	1.223

a. Dependent Variable: PERFOR

## APPENDIX J

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.390 <sup>a</sup>	.152	.144	.54754	.152	17.990	3