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**MEDIATING ROLE OF RESILIENCE IN THE RELATIONSHIPS OF
SOCIAL CAPITAL, COMMITMENT AND CAREER SUCCESS OF
ENTREPRENEURS IN NIGERIA**

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DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
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ENTREPRENEURS IN NIGERIA**

By

SALISU ISYAKU



**Thesis Submitted to
School of Business Management
Universiti Utara Malaysia
In fulfilment of the Requirement for the Degree of Doctor of Philosophy**

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ABSTRACT

Although the positive relationships among social capital, commitment, and career success were well documented, however, there were relatively few studies relating these variables in developing economies, and especially in Nigeria. Additionally, how resilience actually shapes the relationships between social capital (bonding and bridging), commitment and career success of entrepreneurs is somehow neglected. Therefore, the central objective of this study is to examine the mediating role of resilience in the relationships of social capital (bonding and bridging), commitment and career success of entrepreneurs in Nigeria. The study drew from the conservation of resources, broaden-and-build, and social capital theories to explain these relationships. The study gathered data from 390 entrepreneurs in Nigeria by cross-sectional approach. The study used two-stage cluster sampling approach to select the required clusters and simple random sampling to select the final samples from the total population. The questionnaires were distributed and collected through self-administered technique. The hypotheses were tested using Partial Least Square Structural Equation Modelling statistical software (Smart-PLS 3). The findings revealed that bonding, commitment as well as resilience were significant and positive predictors of career success of entrepreneurs. Also, resilience significantly intervened in the relationships between bonding social capital and career success and between commitment and career success. The outcomes of this study deliver essential insights to entrepreneurs, researchers as well as policy makers to further understand the effects of social capital, commitment and resilience on career success. The findings suggested that for entrepreneurs to be successful in their career, they need to have a good connection with their immediate people, group and community and be committed toward achieving their career. More importantly, the results revealed the need for them to be resilient due to the turbulent nature of their environment. Theoretical, methodological and practical implications were also discussed.

Keywords: Entrepreneur, social capital, commitment, resilience, career success,

ABSTRAK

Walaupun hubungan positif antara modal sosial, komitmen dan kejayaan kerjaya telah didokumentasikan dengan baik, namun hanya terdapat beberapa kajian berkaitan pemboleh ubah tersebut dalam pembangunan ekonomi terutamanya di Nigeria. Selain itu, keupayaan daya tahan yang membentuk hubungan antara modal sosial (ikatan dan hubungan), komitmen dan kejayaan kerjaya usahawan agak diabaikan. Oleh yang demikian, objektif utama kajian ini adalah untuk menyelidik peranan daya tahan sebagai perantara hubungan modal sosial (ikatan dan hubungan), komitmen dan kejayaan kerjaya usahawan di Nigeria. Pemuliharaan sumber, perluasan dan pembangunan, dan teori modal sosial diguna pakai untuk menerangkan hubungan dalam kajian ini. Data kajian diperolehi daripada 390 usahawan di Nigeria menggunakan pendekatan kajian keratan-rentas. Persampelan kajian ini pula mengambil pendekatan persampelan kluster dua peringkat untuk memilih kelompok yang diperlukan dan persampelan rawak mudah pula digunakan untuk memilih sampel akhir daripada jumlah populasi. Borang soal selidik diedarkan dan dikumpul menggunakan teknik tadbir kendiri. Hipotesis diuji menggunakan perisian statistik *Partial Least Square Structural Equation Modelling* (Smart-PLS 3). Hasil kajian menunjukkan bahawa ikatan, komitmen dan daya tahan adalah signifikan dan merupakan peramal yang positif bagi kejayaan kerjaya usahawan. Pada masa yang sama, daya tahan berkait secara signifikan dalam hubungan antara ikatan modal sosial dengan kejayaan kerjaya, dan antara komitmen dengan kejayaan kerjaya. Hasil kajian ini memberikan pandangan penting kepada usahawan, penyelidik serta penggubal dasar untuk lebih memahami kesan modal sosial, komitmen dan daya tahan terhadap kejayaan kerjaya. Kajian ini mencadangkan bahawa usahawan yang ingin berjaya supaya mempunyai hubungan yang baik dengan orang, kumpulan dan komuniti serta komited untuk mencapai kerjaya. Lebih penting lagi, keputusan menunjukkan keperluan untuk mempunyai daya tahan kerana sifat persekitaran yang bergolak. Implikasi teori, kaedah dan praktikal juga dibincangkan.

Kata kunci: usahawan, modal sosial, daya tahan, kejayaan kerjaya

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رَبِّ ارْحَمْهُمَا كَارِيَانِ صَفِيرَا

“My lord! Bestow on them Your mercy as they did bring me up when I was small”
I also thankful to my employer for releasing me and sponsoring the program to date. In addition, my wife and my kids who have been with me all through the journey deserve special acknowledgement. Finally, I am grateful to my entire family members and relatives, my friends and all well-wishers.

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LISTS OF ABBREVIATIONS

ACGSF	Agricultural credit guarantee scheme fund
APA	American Psychological Association
A-SCAT	Adapted Social Capital Assessment Tool
AVE	Average Variance Extracted
B&B	Broaden-and-build
BOI	Bank of industries
BON	Bonding
BRI	Bridging
BRS	Brief Resilience Scale
CA	Cronbach's Alpha
CB-SEM	Covariance-based Structural equation modelling
CD-RISC	Connor-Davidson Resilience Scale
CIPE	Center for International Private Enterprise
CIs	Confidence intervals
CMV	Common Method Variance
COM	Commitment
COR	Conservation of resources
CR	Composite Reliability
CS	Career Satisfaction
CSS	Career satisfaction scale
CVI	Content Validity Index
DPR	Distribution of the product
EM	Expectation maximization

FCM	Frequency of Contact with members
FLP	Forever Living Products
FO	First Order
GCT	Goal Content theory
GDP	Gross Domestic Products
GEM	Global Entrepreneurship Monitor
HCM	Hierarchical Components Model
HOC	Higher-Order Constructs
HTMT	Heterotrait-monotrait
ILO	International Labour Organizations
IPMA	Importance-performance matrix analysis
KUT	Klein et al., Unidimensional Target-free
LL	Lower Limit
LNG	Liquidified Natural Gas
LVs	Latent variables
MDGs	Millennium development goals
MFI	Microfinance initiative
MPR	Members Possessing Resource
MSME	Micro, Small and Medium Enterprises
MWH	Members Willing to help
NBS	National Bureau of Statistics
NERFUND	National economic reconstruction fund
OCQ	Organizational Commitment Questionnaire
OCS	Objective Career Success
OCS	Organizational Commitment Scale

OECD	Organization for Economic Cooperation and Development
OYAGSB	Othman Yeop Abdullah Graduate School of Business
PGA	Participation in group activities
PLS	Partial Lease Square
PNS	Perceived Network Size
PPS	Probability proportional to size
PSCS	Personal Social Capital Scale
PSG	Perceived size of Group
PTM	Perceived Trust with members
RES	Resilience
RHG	Receive help from group
RPG	Resources possess by group
RRI	Representation of right and interest
RSA	Resilience Scale for Adults
SASCAT	Short version of adapted social capital assessment tool
SCAT	Social capital assessment tool
SCS	Subjective Career Success
SCT	social capital theory
SDT	Self-Determination Theory
SEM	Structural equation modelling
SMEDAN	Small and Medium Enterprises Agency of Nigeria
SMEEIS	Small and Medium Enterprises Equity Investment Scheme
SMEs	Small and Medium Enterprises
SO	Second Order
SPSS	Statistical Package for the Social Science

SRS	Simple random sampling
SSU	Secondary sampling unit
TEA	Total early-stage Entrepreneurial Activity
UK	United Kingdom
USA	United States of America
UL	Upper Limit
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
VIF	Variance inflation factor
YL	Young Lives
YouWin	Youth Enterprise with Innovation in Nigeria



CHAPTER ONE

INTRODUCTION

1.0. Introduction

This chapter introduces the study, the study variables, and the problems that warrant the present investigation both theoretical as well as practical from which the research objective and questions were deduced. It also shows the significance and benefits the study is expected to provide to different groups and individual. It as well delineates the coverage of the study and justifications for the coverage. The chapter ended by providing some definitions of terms frequently used in the study.

1.1 Background of the Study

Small and medium enterprises (SMEs) play a key role in the world economy (Thugba, Odii & Njoku, 2014; Okon, 2014; Antony & Bhattacharyya, 2010) and contribute sizably to job creation, productivity, and income (Mas-Tur, Pinazo, Tur-Porcar, & Sánchez-Masferrer, 2015. Ayyagari, Demirci-Kunt & Maksimovic, 2011). In any country, SMEs are the main driving force behind poverty reduction, wealth and job creation, export earnings, income redistribution and reduction in income inequality. SMEs, by number, dominate the global business domain (Edinburgh Group, 2012). It has estimated that more than 95% of businesses around the world are SMEs, generating at least 60% of the private sector jobs (Knight, 2015; Ayyagari et al., 2011) and contributing almost 70% of the world Gross Domestic Products (GDP) (Witbooi, Cupido & Ukpere, 2011).

Statistically, in Europe for instance, 21.2 million of the enterprises are SMEs which is 99.8% of all businesses in that region, providing jobs for nearly 86.8 million people - 66.8% of the total employment (Muller, Gagliardi, Caliandro, Bohn & Klitou, 2014).

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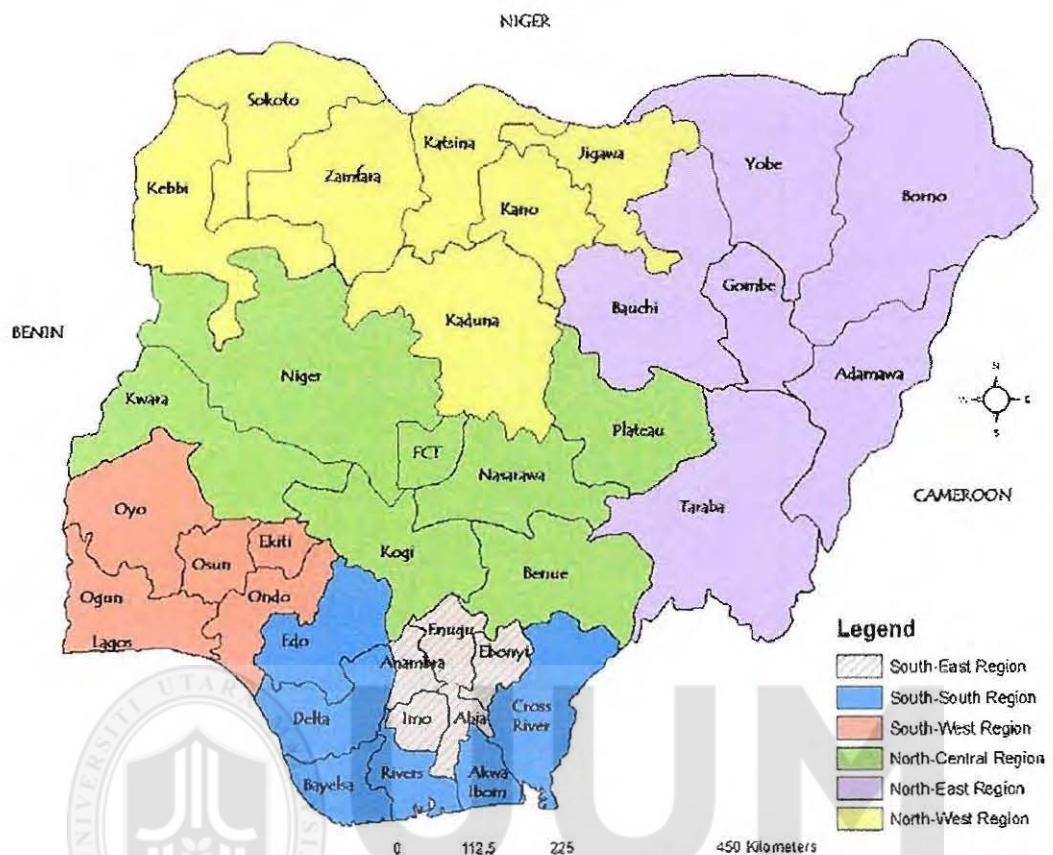
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Appendix A: Map of Nigeria Showing Six Geopolitical Zones



Universiti Utara Malaysia

Appendix B: Social Capital Instruments

SN	Authors and Year	Instruments
1	Chen et al., 2015	Social Capital Investment Scale – SCIS
2	Story, Taleb, Ahsan, & Ali, 2015	Short Version Of Adapted Social Capital Assessment Tool B - SASCAT-B
3	Muskett, 2014	WRSCIM
4	Wang, Chen, Gong, & Jacques-Tiura., 2014	Personal Social Capital Scale 16 and Personal Social Capital Scale 8
5	Thuy & Berry, 2013;	Australian Community Participation Questionnaire (ACPQ)
6	Friche et al., 2013	Neighborhood scale
7	Carr, Cole, Ring, & Blettner, 2011	Internal Social Capital Among Family Business -ISC-FB
8	Borges, Campos, Vargas, Ferreira, & Kawachi, 2010	Integrated Questionnaire on Social Capital -SCIQ
9	Zimet, Dahlem, Zimet, & Farley, 1988	Multidimensional Scale of Perceived Social Support - MSPSS
10	Moscardino et al., 2010	Sense Of Community Index
11	Modie-Moroka, 2009, Borges et al., 2010	Perceived Social Capital Scale
12	Looman & Farrag, 2009	Arabic Social Capital Scale
13	Chen et al., 2009	Personal Social Capital Scale – PCSC
14	Mattoo et al., 2008	Social Support Questionnaire
15	De Silva & Harpham, 2007, De Silva et al. 2006	SASCAT
17	Williams 2006	Internet Social Capital Scales – ISCS
18	Inclan, C., Hijar, M., Tovar, V., 2005; Krishna & Shrader 2000	Social Capital Assessment Tool – SCAT
19	Harpham, Grant, & Thomas, 2002	Adapted Social Capital Assessment Tool – ASCAT
20	Grootaert, Narayan, Jones, & Woolcock, 2003	Integrated Questionnaire for the Measurement of Social Capital - SC-IQ
21	Narayan, & Cassidy, 2001	Social Capital Inventory
22	Webber & Huxley 2007; Van Der Gaag & Snijders 2005	The Resource Generator
23	Van Der Gaag & Webber 2008; Lin & Fu. 2001; Lin & Dumin 1986	Position Generator
24	McCallister & Fischer 1978	Name Generator

Appendix C: Resilience Instruments

Instrument	Authors	Dimensions	Number of Items	Scaling
RSCA	Prince-Embury, 2006, 2008 & 2009	Emotional Sense of relatedness Sense of Mastery Scale	64	5-point
RS	Wagnild & Young, 1993	Personal competence	25	7-point Likert scale
		Acceptance of self and life		
RS-11	von Eisenhart Rothe et al., 2013	Unidimensional	11	7-point Likert scale
RS-14	Damásio, Borsa, & da Silva, 2011	Self-reliance Meaningfulness Equanimity Perseverance existential aloneness	14	7-point Likert scale
BPFI	Baruth & Carroll, 2002	Adaptable personality	16	5-point Likert scale
		Supportive environment		
		Fewer stressors		
		Compensating experiences		
RSA	Friborg et al., 2003; Friborg et al., 2009	Positive perception of self	33	Semantic differential response format
		Positive perception of future		
		Social competence		
		Structured style		
		Family cohesion		
		Social resources		

CD-RISC	Connor & Davidson, 2003	Personal competence, high standards, and tenacity	25	5-point
		Trust in one's instinct, tolerance of negative effects, and strengthening effects of stress		
		Positive acceptance of change and secure relationships		
		Control		
		Spiritual influences		
CD-RISC-10	Cambell-Sills & Stein, 2007	Unidimensional	10	5-point Likert scale
CD-RISC-2	Vaishnavi, Connor, & Davidson,	Unidimensional	2	5-point Likert scale
RSAS	Jew, Green, & Kroger, 1999	Active skill acquisition	35	5-point Likert scale
		Future orientation		
		Independence/risk taking		

MIIRM	Martin, Distelberg, Palmer, & Jeste, 2015	Self-efficacy, Access to social support network Optimism Perceived economic and social resources, Spirituality and religiosity, Relational accord, Emotional expression and communication, Emotional regulation	22	5 and 4-point Likert scale
RAS	Corrigan, Salzer, Ralph, Songster, & Keck, 2004	Personal confidence and hope Willingness to ask for help Goal and success orientation Reliance on others No domination by symptoms	24	5 and 4-point Likert scale
PR	Windle, Markland, & Woods, 2008	Self-esteem, Personal competence Control	19	
CYRM	Ungar et al., 2008	Individual Relational Community Culture	28	5-point Likert scale
ARQ	Gartland, Bond, Olsson, Buzwell, & Sawyer, 2011	Individual Family Peers School Community	93	5-point Likert scale

BRS	Smith et al., 2008	Unidimensional	6	5-point Likert scale
ARS	Oshio et al., 2003)	Novelty seeking Emotional regulation	21	5-point rating scale
		Positive future orientation		
READ	Hjemdal et al., 2007)	Personal competence Social competence	28	5-point Likert scale
		Structured style Family cohesion		
TRS	Madsen, & Abell, 2010	Problem Solving Relationship Optimism Spirituality	59	7-point Likert scale
BRCS	Sinclair & Wallston, 2004	Adaptive coping (Polk's)	4	5-point rating scale
RIM	Ryan & Caltabiano, 2009	Self-efficacy	25	5-point Likert scale
		Family/social networks		
		Perseverance		
		Internal locus of control		
		Coping and adaptation		
MMPR	Wei & Taormina 2014	Determination Endurance Adaptability Recuperability	40	5-point Likert scale

ER	Klohnen (1996)	Confident optimism Productive and autonomous activity Interpersonal warmth and insight Skilled expressiveness		
ERS	Bromley, Johnson & Cohen, 2006	Confident optimism Productive activity Insight and warmth Skilled expressiveness	102	dichotomous dummy variables (0 and 1)
ER89	Block & Kremen, 1996	Unidimensional	14	4-point scale
ER89-R	Alessandri, Vecchione, Caprara & Letzring, 2012 Vecchione et al., 2010	Openness to Life experiences Optimal Regulation	10	7-point Likert scale

Key

MIIRM- Multidimensional Individual and Interpersonal Resilience Measure	RSCA - Resiliency Scales for Child and Adolescents
CDRISC - Connor-Davidson Resilience Scale	RS - Resiliency Scales
RSA - Resilience Scale for Adults	BPFI - Baruth Protective Factor's Inventory
BRS - Brief Resilience Scale	BRCS - Brief Resilient Coping Sc
PR - Psychological Resilience	RIM - Resilience in Midlife Sca
RAS - Recovery Assessment Scale	CYRM - Child and Youth Resilien Measure
RSAS - Resilience Skills and Abilities Scale	TRS - Trauma Resilience Scale
ARQ - Adolescent Resilience Questionnaire	MMPR- Multidimensional Measure Personal Resilience
ARS - Adolescent Resilience	ERS - Ego Resiliency Scale
	ER89-R - Ego Resiliency Scale Re

Appendix D: Survey Questionnaire



Dear Participant,

I am Salisu Isyaku, a PhD student at the School of Business Management of Universiti Utara Malaysia. You are cordially invited to participate in a study that aims to investigate the role of social capital on career success of entrepreneurs. The findings of this study will offer practical recommendations on how owner/managers in Nigeria can achieve success.

Your participation is voluntary and you are free to withdraw at any time. Kindly complete the attached survey. This should not take more than 15 minutes of your valuable time.

The survey collects no identifying information. All responses in the survey will be recorded anonymously and will be treated in a confidential manner. More so, all information provided will be used strictly for academic purpose.

If you have any questions regarding the survey or this research project in general, please contact me at abdaratsauri@gmail.com or my supervisor, Dr Norashidah Bint Hashim (norashidah@uum.edu.my). Alternatively, you can call me via **09099820828** Or **08163786769**.

It will be highly appreciated if you can complete the survey within one week, after which I will personally collect it from you. By completing this survey, you are indicating your consent to participate in the study.

Thank you for your time and cooperation in answering this questionnaire.

Yours Sincerely,

Salisu Isyaku
PhD Entrepreneurship Student
School of Business Management, UUM College of Business
University Utara Malaysia, 06010, Sintok, Kedah.

SECTION A: Demographic Information

Please tick as appropriate in the boxes provided below concerning the demographic information that fit you

1. Gender:

- Male
 Female

2. Marital Status:

- Single
 Married
 Divorced
 Widowed
 Separated
 Others (please specify)

3. Highest educational qualification obtained

- Secondary school certificate
 OND/NCE
 Bachelor's degree/HND
 Masters
 Doctorate degree
 Others (please specify)

4. Average monthly income

5. Age in years.....

6. Current Industry.....

7. Years of experience in your current industry

8. Business Type.....

9. Years of experience in business start-up

SECTION B

Please indicate as honestly and objectively as possible the extent to which you agree or disagree with each statement using the scale below

SN	Items	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
1	I have earned more money than most of my friends	1	2	3	4	5
2	As a businessperson, my income is almost at the highest level in the same industry	1	2	3	4	5
3	What I have earned from my businesses is more than what I actually need	1	2	3	4	5
4	I can be deemed a rich person	1	2	3	4	5
5	I earn a lot of money	1	2	3	4	5
6	I am satisfied with the success I have achieved in my career.	1	2	3	4	5
7	I am satisfied with the progress I have made toward meeting my overall career goals.	1	2	3	4	5
8	I am satisfied with the progress I have made toward meeting my goals for income.	1	2	3	4	5

9	I am satisfied with the progress I have made toward meeting my goals for advancement	1	2	3	4	5
10	I am satisfied with the progress I have made toward meeting my goals for the development of new skills	1	2	3	4	5
11	I have a good reputation in the business field	1	2	3	4	5
12	In the business field, a lot of people know me	1	2	3	4	5
13	Most people from my industry think that I am an excellent businessperson	1	2	3	4	5
14	My career has been recognized by others	1	2	3	4	5
15	My friends appreciate my career achievement	1	2	3	4	5
16	My career gives me social status	1	2	3	4	5
17	In our society, people tend to respect businesspersons	1	2	3	4	5
18	As an employer, I have certain social status	1	2	3	4	5

19	Businesspersons have certain social status	1	2	3	4	5
20	I have accomplished something valuable from my career	1	2	3	4	5
21	I have fulfilled something I want to do from my career	1	2	3	4	5
22	I have made some of my dreams come true from my career	1	2	3	4	5
23	I have a sense of achievement from my career	1	2	3	4	5

SECTION C

Please answer the following questions as honestly and objectively as possible using the five scale below

SN	Items	A few	Less than Average	Average	more than average	A lot
1	How do you rate the number of your family members	1	2	3	4	5
2	How do you rate the number of your relatives	1	2	3	4	5
3	How do you rate the number of people in your neighbourhood	1	2	3	4	5
4	How do you rate the number of your friends	1	2	3	4	5
5	How do you rate the number of your coworkers/fellow	1	2	3	4	5
6	How do you rate the number of your country fellow/old classmates	1	2	3	4	5

SN	Items	None	A few	Some	Most	All
1	With how many of your family members do you keep a routine contact?	1	2	3	4	5
2	With how many of your relatives do you keep a routine contact?	1	2	3	4	5
3	With how many people in your neighbourhood do you keep a routine contact?	1	2	3	4	5
4	With how many of your friends do you keep a routine contact?	1	2	3	4	5
5	With how many of your coworkers/fellow do you keep a routine contact?	1	2	3	4	5
6	With how many of your country fellow/old classmates do you keep a routine contact?	1	2	3	4	5

SN	Items	None	A few	Some	Most	All
1	Among your family members how many can you trust?	1	2	3	4	5
2	Among your relatives how many can you trust?	1	2	3	4	5
3	Among the people in your neighbourhood how many can you trust?	1	2	3	4	5
4	Among your friends how many can you trust?	1	2	3	4	5
5	Among your coworkers/fellow how many can you trust?	1	2	3	4	5
6	Among your country fellow/old classmates how many can you trust?	1	2	3	4	5
SN	Items	None	A few	Some	Most	All
1	Among your family members how many will definitely help you upon your request?	1	2	3	4	5
2	Among your relatives, how many will definitely help you upon your request?	1	2	3	4	5
3	Among people in your neighbourhood, how many will definitely help you upon your request?	1	2	3	4	5

4	Among your friends, how many will definitely help you upon your request?	1	2	3	4	5
5	Among your coworkers/fellow how many will definitely help you upon your request?	1	2	3	4	5
6	Among your country fellow/old classmates how many will definitely help you upon your request?	1	2	3	4	5

SN	Items	None	A few	Some	Most	All
1	When people in all the six categories (family, relatives, neighbourhood, coworkers/fellow, country fellow/old classmates) are considered, how many possess certain political power	1	2	3	4	5
2	When people in all the six categories (family, relatives, neighbourhood, coworkers/fellow, country fellow/old classmates) are considered, how many possess wealth or are owners of an enterprise or a company	1	2	3	4	5
3	When people in all the six categories (family, relatives, neighbourhood, coworkers/fellow, country fellow/old classmates) are considered, how many possess broad connections with others	1	2	3	4	5
4	When people in all the six categories (family, relatives, neighbourhood, coworkers/fellow, country fellow/old classmates) are considered, how many possess high reputation/influence	1	2	3	4	5
5	When people in all the six categories (family, relatives, neighbourhood, coworkers/fellow, country fellow/old classmates) are	1	2	3	4	5

	considered, how many possess high school or more education					
6	When people in all the six categories (family, relatives, neighbourhood, coworkers/fellow, country fellow/old classmates) are considered, how many possess a professional job	1	2	3	4	5

SN	Items	A few	Less than Average	Average	more than average	A lot
1	How do you rate the number of governmental groups/organizations in your community?	1	2	3	4	5
2	How do you rate the number of political groups/organizations in your community?	1	2	3	4	5
3	How do you rate the number of economic groups/organizations in your community?	1	2	3	4	5
4	How do you rate the number of social groups/organizations in your community?	1	2	3	4	5
5	How do you rate the number of cultural groups/organizations in your community?	1	2	3	4	5
6	How do you rate the number of leisure/recreational groups in your community?	1	2	3	4	5

SN	Items	None	A few	Some	Most	All
1	In how many government groups/organizations do you participate in their activities?	1	2	3	4	5

2	In how many political groups/organizations do you participate in their activities?	1	2	3	4	5
3	In how many economic groups/organizations do you participate in their activities?	1	2	3	4	5
4	In how many social groups/organizations do you participate in their activities?	1	2	3	4	5
5	In how many cultural groups/organizations do you participate in their activities?	1	2	3	4	5
6	In how many leisure/recreational groups do you participate in their activities?	1	2	3	4	5

SN	Items	None	A few	Some	Most	All
1	Among governmental groups/organizations, how many represent your rights and interests?	1	2	3	4	5
2	Among political groups/organizations how many represent your rights and interests?	1	2	3	4	5
3	Among economic groups/organizations, how many represent your rights and interests?	1	2	3	4	5
4	Among social groups/organizations, how many represent your rights and interests?	1	2	3	4	5
5	Among cultural groups/organizations, how many represent your rights and interests?	1	2	3	4	5

6	Among leisure/recreational groups, how many represent your rights and interests?	1	2	3	4	5
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SN	Items	None	A few	Some	Most	All
1	Among governmental groups/organizations, how many will help you upon your request?	1	2	3	4	5
2	Among political groups/organizations, how many will help you upon your request?	1	2	3	4	5
3	Among economic groups/organizations, how many will help you upon your request?	1	2	3	4	5
4	Among social groups/organizations, how many will help you upon your request?	1	2	3	4	5
5	Among cultural groups/organizations, how many will help you upon your request?	1	2	3	4	5
6	Among leisure/recreational groups, how many will help you upon your request?	1	2	3	4	5

SN	Items	None	A few	Some	Most	All
1	When all groups and organizations (Governmental, political, economic, social, cultural leisure/recreational) are considered, how many possess significant power for decision making	1	2	3	4	5
2	When all groups and organizations (Governmental, political,					

	economic, social, cultural leisure/recreational) are considered, how many possess solid financial basis	1	2	3	4	5
3	When all groups and organizations (Governmental, political, economic, social, cultural leisure/recreational) are considered, how many possess broad social connections	1	2	3	4	5
4	When all groups and organizations (Governmental, political, economic, social, cultural leisure/recreational) are considered, how many possess great social influence	1	2	3	4	5

SECTION D

Please answer the following questions as honestly and objectively as possible using the five scale below

SN	Items	Not at all	Slightly	Moderately	Quite a bit	Extremely
1	How committed are you to your career.	1	2	3	4	5
2	To what extent do you care about your career.	1	2	3	4	5
3	How dedicated are you to your career.	1	2	3	4	5
4	To what extent have you chosen to be committed to your career	1	2	3	4	5

SECTION E

Please indicate as honestly and objectively as possible the extent to which you agree or disagree with each statement using the scale below

SN	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I am able to adapt to change	1	2	3	4	5
2	I can deal with whatever comes	1	2	3	4	5
3	I tries to see humorous side of problems	1	2	3	4	5
4	Coping with stress can strengthen me	1	2	3	4	5
5	I tend to bounce back after illness or hardship	1	2	3	4	5
6	I can achieve goals despite obstacles	1	2	3	4	5
7	I can stay focused under pressure	1	2	3	4	5
8	I am not easily discouraged by failure	1	2	3	4	5
9	I think of self as strong person	1	2	3	4	5
10	I can handle unpleasant feelings	1	2	3	4	5

Appendix E: Pre-test Questionnaire



Dear Participant,

I am Salisu Isyaku, a PhD student at the School of Business Management of Universiti Utara Malaysia. You are cordially invited to participate in a study that aims to investigate the role of resilience in the relationship of social capital, commitment and career success of SMEs owner/managers. The findings of this study will offer practical recommendations on how owner/managers in Nigeria can increase their success.

Your participation is voluntary and you are free to withdraw at any time. Kindly complete the attached questionnaire. This should not take more than 15 minutes of your valuable time.

This study collects no identifying information. All responses will be recorded anonymously and will be treated in a confidential manner. More so, all information provided will be used strictly for academic purpose only.

If you have any questions regarding the questionnaire, or this research project in general, please contact me at abdaratsauri@gmail.com or my supervisor, Dr Norashidah Bint Hashim (norashidah@uum.edu.my). Alternatively, you can call me via +234(0)8036361577.

It will be highly appreciated if you can complete the questionnaire within one week, after which I will personally collect it from you. By completing this questionnaire, you are indicating your consent to participate in the study.

Your participation is highly appreciated.

Thank you for your time and cooperation in answering this questionnaire.

Yours Sincerely,

Salisu Isyaku
PhD Entrepreneurship Student
School of Business Management, UUM College of Business
University Utara Malaysia, 06010, Sintok, Kedah.

Section One: Career Success

Definition: Less tangible, personal judgments of one's career based on criteria deemed important to the individual

Scale: 5-point scale. 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5= strongly agree

You are required to rate the items on 4-point scale from 1- not relevant to 5-highly relevant

Please read the following statements, please tick (✓) in the relevant box and provide comments						
S/N	Items	1	2	3	4	5
1	I am satisfied with the success I have achieved in my career.					
2	I am satisfied with the progress I have made toward meeting my overall career goals.					
3	I am satisfied with the progress I have made toward meeting my goals for income.					
4	I am satisfied with the progress I have made toward meeting my goals for advancement					
5	I am satisfied with the progress I have made toward meeting my goals for the development of new skills					
6	I have accomplished something valuable from my career					
7	I have fulfilled something I want to do from my career					
8	I have made some of my dreams come true from my career					
9	I have a sense of achievement from my career					
10	I have earned more money than most of my friends					
11	As a businessperson, my income is almost at the highest level in the same industry					
12	What I have earned from my businesses is more than what I actually need					
13	I can be deemed a rich person					
14	I earn a lot of money					

Section Two: Social Capital

Bonding

Definition: Bonding refers to relationship within similar groups i.e. strong ties that link neighbours family members, and intimate friends and contemporaries

Scale: The scale used 5-point Likert from 1 = none, 2 = a few, 3 = some, 4 = most and 5 = all, but questions number one use 1 = A few, 2 = less than Average, 3 = average, 4 = more than average, 5 = A lot

You are required to rate the items on 4-point scale from 1- not relevant to 5-highly relevant

Please read the following statements, please tick (✓) in the relevant box and provide comments						
S/N	Items	1	2	3	4	5
How do you rate the number of people in each of the following six categories?						
1	Your family members					
2	Your relatives					
3	Your neighbourhood					
4	Your friends					
5	Your coworkers/fellow					
6	Your country fellow/old classmates					
With how many of people in each of the following categories do you keep a routine contact?						
7	Your family members					
8	Your relatives					
9	Your neighbourhood					
10	Your friends					
11	Your coworkers/fellow					
12	Your country fellow/old classmates					
Among the people in each of the following six categories, how many can you trust?						
13	Your family members					
14	Your relatives					
15	Your neighbourhood					

16	Your friends					
17	Your coworkers/fellow					
18	Your country fellow/old classmates					
Among people in each of the following six categories, how many will definitely help you upon your request?						
19	Your family members					
20	Your relatives					
21	Your neighbourhood					
22	Your friends					
23	Your coworkers/fellow					
24	Your country fellow/old classmates					
When people in all the six categories are considered, how many possess the following assets/resources?						
25	Certain political power					
26	Wealth or owners of an enterprise or a company					
27	Broad connections with others					
28	High reputation/influence					
29	high school or more education					
30	A professional job					

Bridging

Definition: bridging refers to relationship that link different ethnic and occupational backgrounds, including formal or informal social participation i.e. weak ties

Scale: The scale used 5-point Likert to assess the 5 composite items ranging from 1 = none, 2 = a few, 3 = some, 4 = most and 5 = all, but item number six use 1 = A few, 2 = less than Average, 3 = average, 4 = more than average, 5 = A lot

You are required to rate the items on 4 point scale from 1 – Not relevant to 5 –
Highly relevant

<p>Please read the following statements, please tick (✓) in the relevant box and provide comments</p>						
S / N	Items	1	2	3	4	5
<p>How do you rate the number of the following types of groups/organizations in your community?</p>						
1	Governmental groups/organizations					
2	political groups/organizations					
3	Economic groups/organizations					
4	Social groups/organizations					
5	Cultural groups/organizations					
6	Leisure/recreational groups					
<p>For how many of each of these types of groups and organizations do you participate in their activities?</p>						
7	Governmental groups/organizations					
8	political groups/organizations					
9	Economic groups/organizations					
10	Social groups/organizations					
11	Cultural groups/organizations					
12	Leisure/recreational groups					
<p>Among each of these types of groups and organizations, how many represent your rights and interests?</p>						
13	Governmental groups/organizations					
14	political groups/organizations					

1 5	Economic groups/organizations						
1 6	Social groups/organizations						
1 7	Cultural groups/organizations						
1 8	Leisure/recreational groups						

Among each of these types of groups and organizations, how many will help you upon your request?

1 9	Governmental groups/organizations						
2 0	political groups/organizations						
2 1	Economic groups/organizations						
2 2	Social groups/organizations						
2 3	Cultural groups/organizations						
2 4	Leisure/recreational groups						

When all groups and organizations in the two categories are considered, how many possess the following assets/resources?

2 5	Significant power for decision making						
2 6	Solid financial basis						
2 7	Broad social connections						
2 8	Great social influence						

Section Three: Resilience

Definition: Personal qualities that enable one to thrive in the face of adversity

Scale : 5-point scale. 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5= strongly agree

You are required to rate the items on 4 point scale from 1 – Not relevant to 5 –

Highly relevant

Please read the following statements, please tick (✓) in the relevant box and provide comments

S/ N	Items	1	2	3	4	5	Comments
1	Able to adapt to change						
2	can deal with whatever comes						
3	Tries to see humorous side of problems						
4	Coping with stress can strengthen me						
5	tend to bounce back after illness or hardship						
6	Can achieve goals despite obstacles						
7	Can stay focused under pressure						
8	Not easily discouraged by failure						
9	Think of self as strong person						
10	Can handle unpleasant feelings						

Section Four: Commitment

Definition: Volitional psychological bond reflecting dedication to and responsibility for a particular target

Scale: 5-point scale 1 - Not at all 2 - Slightly 3 - Moderately 4 - Quite a bit 5 – Extremely

You are required to rate the items on 4 point scale from 1 – Not relevant to 5 – Highly relevant

Please read the following statements, please tick (✓) in the relevant box and comments

S/ N	Items	1	2	3	4	5	Comments
1	How committed are you to your target						
2	To what extent do you care about your target						
3	How dedicated are you to your target						
4	To what extent have you chosen to be committed to your target						

Thanks for your Participation



Universiti Utara Malaysia

Appendix F: Missing Values Analysis

	N	Mean	Std. Deviation	Missing		No. of Extremes ^a	
				Count	Percent	Low	High
PFA1	390	3.21	1.082	0	.0	0	0
PFA2	382	2.81	1.022	8	2.1	0	0
PFA3	385	2.66	1.093	5	1.3	0	0
PFA4	377	3.20	1.015	13	3.3	22	0
PFA5	378	3.12	1.047	12	3.1	0	0
CSS1	388	3.83	.959	2	.5	10	0
CSS2	386	3.68	.982	4	1.0	13	0
CSS3	389	3.46	1.024	1	.3	19	0
CSS4	388	3.50	.958	2	.5	11	0
CSS5	389	3.66	.959	1	.3	8	0
PCA1	388	3.95	.763	2	.5
PCA2	388	3.77	.901	2	.5	5	0
PCA3	386	3.91	.806	4	1.0
PCA4	389	4.07	.738	1	.3	15	0
PNS1	386	3.47	2.317	4	1.0	26	1
PNS2	388	3.73	.978	2	.5	0	0
PNS3	385	3.67	1.022	5	1.3	0	0
PNS4	385	3.40	1.066	5	1.3	22	0
PNS5	379	3.22	.978	11	2.8	22	0
PNS6	384	3.47	1.079	6	1.5	19	0
FCM1	387	3.52	.967	3	.8	9	0
FCM2	386	3.26	.914	4	1.0	8	0
FCM3	387	3.02	.893	3	.8	0	0
FCM4	378	3.23	.910	12	3.1	8	0
FCM5	383	3.24	1.395	7	1.8	15	1
FCM6	384	2.79	.896	6	1.5	0	12
PTM1	388	3.47	1.005	2	.5	4	0
PTM2	386	3.17	.896	4	1.0	5	0
PTM3	387	2.71	.843	3	.8	0	10
PTM4	383	2.89	.872	7	1.8	0	15
PTM5	380	2.89	.857	10	2.6	0	13
PTM6	384	2.77	.820	6	1.5	0	9
MWH1	389	3.18	1.025	1	.3	0	0
MWH2	389	2.89	.953	1	.3	0	0
MWH3	387	2.57	.903	3	.8	0	12
MWH4	386	2.82	.879	4	1.0	0	12
MWH5	386	2.84	.939	4	1.0	0	21

	N	Mean	Std. Deviation	Missing		No. of Extremes ^a	
				Count	Percent	Low	High
MWH6	384	2.63	.885	6	1.5	0	10
MPR1	387	2.34	.829	3	.8	0	6
MPR2	388	2.49	.792	2	.5	0	4
MPR3	388	2.60	.802	2	.5	0	4
MPR4	384	2.73	.791	6	1.5	0	6
MPR5	386	3.26	.863	4	1.0	5	0
MPR6	386	2.88	.836	4	1.0	0	11
PSG1	389	2.79	1.019	1	.3	0	23
PSG2	388	2.86	1.039	2	.5	0	26
PSG3	386	2.60	.944	4	1.0	0	13
PSG4	386	2.74	.994	4	1.0	0	19
PSG5	388	2.66	1.105	2	.5	0	22
PSG6	388	2.32	1.064	2	.5	0	0
PGA1	388	2.40	1.812	2	.5	0	8
PGA2	387	2.17	.984	3	.8	0	0
PGA3	387	2.52	.985	3	.8	0	7
PGA4	388	2.45	.943	2	.5	0	7
PGA5	388	2.17	1.016	2	.5	0	0
PGA6	386	2.19	1.023	4	1.0	0	0
RRI1	388	2.32	.944	2	.5	0	10
RRI2	387	2.18	.901	3	.8	0	5
RRI3	387	2.39	.928	3	.8	0	6
RRI4	383	2.38	.941	7	1.8	0	6
RRI5	387	2.29	1.009	3	.8	0	9
RRI6	386	2.19	1.034	4	1.0	0	0
RHG1	388	2.20	.923	2	.5	0	6
RHG2	385	2.08	.929	5	1.3	0	0
RHG3	387	2.33	.976	3	.8	0	7
RHG4	385	2.31	.971	5	1.3	0	5
RHG5	386	2.21	.998	4	1.0	0	0
RHG6	386	2.05	.972	4	1.0	0	0
RPG1	385	2.73	.940	5	1.3	0	13
RPG2	384	2.58	.872	6	1.5	0	5
RPG3	385	2.70	.933	5	1.3	0	11
RPG4	381	2.76	.934	9	2.3	0	13
CDR1	384	4.09	.781	6	1.5	16	0
CDR2	382	3.82	.823	8	2.1	5	0
CDR3	374	3.69	.825	16	4.1	4	0
CDR4	381	3.73	.887	9	2.3	4	0
CDR5	383	3.86	.931	7	1.8	.	.

	N	Mean	Std. Deviation	Missing		No. of Extremes ^a	
				Count	Percent	Low	High
CDR6	384	4.05	.753	6	1.5	17	0
CDR7	378	3.91	.843	12	3.1	,	,
CDR8	380	4.01	.888	10	2.6	29	0
CDR9	385	4.18	.750	5	1.3	11	0
CDR10	384	4.04	.782	6	1.5	16	0
KUT1	388	3.94	1.043	2	.5	0	0
KUT2	387	4.24	.952	3	.8	16	0
KUT3	387	4.18	.944	3	.8	19	0
KUT4	387	4.17	.917	3	.8	16	0

a. Number of cases outside the range (Q1 - 1.5*IQR, Q3 + 1.5*IQR).



Appendix G: Loadings and Cross Loadings

Loadings and Cross Loadings

Constructs	Cap1	Cap2	Cap3	Cap4	Cap5	Cap6	Cap7	Cap8	Cap9	Cap10	CS	COM	RES
PNS2	0.711	0.241	0.104	0.133	0.118	0.099	0.057	0.080	0.056	0.103	0.220	0.229	0.270
PNS3	0.704	0.169	0.120	0.112	0.138	0.117	0.136	0.094	0.074	0.174	0.159	0.116	0.151
PNS4	0.781	0.219	0.235	0.231	0.104	0.164	0.185	0.160	0.132	0.076	0.246	0.146	0.118
PNS6	0.751	0.296	0.199	0.172	0.222	0.163	0.133	0.161	0.146	0.169	0.093	0.025	0.081
FCM1	0.134	0.689	0.221	0.219	0.152	0.084	0.079	0.194	0.127	0.137	0.252	0.103	0.187
FCM2	0.146	0.751	0.275	0.249	0.154	0.175	0.151	0.203	0.201	0.169	0.271	0.132	0.227
FCM3	0.265	0.765	0.267	0.312	0.173	0.196	0.188	0.234	0.220	0.171	0.281	0.088	0.164
FCM4	0.236	0.735	0.271	0.239	0.269	0.089	0.188	0.249	0.198	0.223	0.211	0.082	0.148
FCM6	0.341	0.656	0.282	0.311	0.182	0.131	0.239	0.263	0.214	0.176	0.238	0.055	0.093
PTM1	0.176	0.301	0.670	0.307	0.185	0.092	0.101	0.154	0.107	0.158	0.274	0.106	0.107
PTM2	0.232	0.272	0.750	0.320	0.224	0.096	0.188	0.103	0.062	0.060	0.212	0.013	0.057
PTM3	0.154	0.302	0.788	0.407	0.258	0.166	0.241	0.224	0.192	0.112	0.139	-0.089	0.055
PTM4	0.165	0.280	0.807	0.366	0.269	0.152	0.266	0.224	0.179	0.142	0.161	-0.017	0.043
PTM5	0.135	0.260	0.771	0.420	0.297	0.188	0.279	0.251	0.226	0.152	0.207	0.030	0.112
PTM6	0.202	0.265	0.767	0.395	0.317	0.233	0.364	0.313	0.316	0.222	0.085	-0.125	0.000
MWH1	0.174	0.291	0.398	0.770	0.313	0.154	0.241	0.293	0.305	0.188	0.253	0.157	0.174
MWH2	0.216	0.325	0.453	0.813	0.335	0.183	0.297	0.304	0.322	0.123	0.262	0.100	0.115
MWH3	0.181	0.275	0.377	0.804	0.242	0.245	0.299	0.275	0.365	0.109	0.188	0.104	0.086
MWH4	0.155	0.289	0.383	0.800	0.323	0.278	0.336	0.330	0.383	0.224	0.242	0.165	0.165
MWH5	0.195	0.339	0.390	0.811	0.332	0.247	0.364	0.338	0.380	0.269	0.255	0.139	0.104
MWH6	0.154	0.249	0.318	0.773	0.317	0.220	0.346	0.296	0.379	0.170	0.143	-0.011	0.057

Loadings and Cross Loadings

MPR1	0.149	0.192	0.267	0.347	0.693	0.253	0.361	0.362	0.359	0.290	0.089	0.052	0.125
MPR2	0.147	0.258	0.270	0.287	0.775	0.331	0.352	0.364	0.359	0.382	0.132	0.051	0.157
MPR3	0.143	0.167	0.239	0.290	0.753	0.248	0.304	0.270	0.270	0.349	0.143	0.045	0.166
MPR4	0.109	0.193	0.298	0.308	0.791	0.244	0.290	0.287	0.302	0.299	0.156	0.037	0.158
MPR5	0.196	0.143	0.211	0.215	0.639	0.183	0.206	0.193	0.167	0.308	0.112	0.102	0.151
MPR6	0.142	0.173	0.197	0.245	0.705	0.258	0.270	0.264	0.292	0.311	0.043	0.079	0.106
PSG1	0.181	0.103	0.126	0.153	0.276	0.687	0.280	0.328	0.368	0.302	0.129	0.073	0.077
PSG2	0.209	0.117	0.167	0.166	0.238	0.677	0.292	0.311	0.347	0.275	0.105	0.121	0.071
PSG3	0.109	0.140	0.193	0.228	0.287	0.771	0.424	0.405	0.455	0.298	0.134	0.136	0.131
PSG4	0.117	0.165	0.164	0.232	0.253	0.807	0.477	0.422	0.400	0.300	0.112	0.085	0.114
PSG5	0.156	0.165	0.111	0.199	0.277	0.773	0.433	0.433	0.431	0.330	0.188	0.128	0.164
PSG6	0.090	0.148	0.162	0.250	0.235	0.743	0.473	0.372	0.384	0.243	0.087	0.042	0.086
PGA2	0.142	0.173	0.272	0.298	0.259	0.326	0.766	0.462	0.492	0.218	0.118	0.017	0.033
PGA3	0.150	0.191	0.278	0.361	0.334	0.440	0.753	0.509	0.529	0.364	0.236	0.231	0.127
PGA4	0.181	0.192	0.282	0.321	0.335	0.457	0.843	0.541	0.571	0.358	0.155	0.126	0.056
PGA5	0.114	0.192	0.223	0.317	0.347	0.475	0.828	0.559	0.581	0.277	0.092	0.046	-0.013
PGA6	0.124	0.207	0.230	0.279	0.366	0.446	0.802	0.563	0.531	0.320	0.080	0.010	0.067
RRI1	0.188	0.281	0.270	0.368	0.390	0.440	0.488	0.810	0.600	0.402	0.221	0.075	0.102
RRI2	0.147	0.253	0.212	0.353	0.302	0.342	0.538	0.816	0.618	0.351	0.213	0.015	-0.026
RRI3	0.174	0.285	0.240	0.339	0.331	0.420	0.521	0.810	0.592	0.452	0.235	0.159	0.112
RRI4	0.120	0.245	0.218	0.282	0.316	0.393	0.560	0.826	0.615	0.414	0.181	0.055	0.054
RRI5	0.111	0.246	0.220	0.263	0.305	0.459	0.572	0.820	0.635	0.375	0.132	-0.039	-0.056
RRI6	0.107	0.248	0.212	0.276	0.321	0.440	0.542	0.789	0.612	0.349	0.170	-0.074	-0.017

<i>Loadings and Cross Loadings</i>														
RHG1	0.123	0.247	0.239	0.434	0.414	0.396	0.499	0.582	0.798	0.411	0.180	0.055	0.049	
RHG2	0.125	0.198	0.190	0.393	0.373	0.414	0.571	0.616	0.825	0.400	0.127	-0.022	-0.020	
RHG3	0.177	0.292	0.220	0.392	0.327	0.452	0.540	0.633	0.841	0.503	0.213	0.138	0.156	
RHG4	0.112	0.211	0.195	0.362	0.282	0.463	0.570	0.673	0.844	0.450	0.163	0.043	0.046	
RHG5	0.086	0.181	0.158	0.318	0.285	0.448	0.578	0.605	0.809	0.335	0.105	-0.005	-0.035	
RHG6	0.083	0.195	0.185	0.295	0.318	0.458	0.572	0.590	0.792	0.387	0.083	-0.022	0.071	
RPG1	0.143	0.170	0.116	0.165	0.342	0.340	0.310	0.398	0.417	0.835	0.152	0.166	0.154	
RPG2	0.082	0.179	0.194	0.164	0.399	0.304	0.287	0.359	0.383	0.815	0.118	0.178	0.150	
RPG3	0.151	0.248	0.190	0.241	0.382	0.331	0.346	0.431	0.446	0.852	0.127	0.172	0.122	
RPG4	0.203	0.221	0.129	0.190	0.370	0.339	0.352	0.424	0.454	0.857	0.143	0.168	0.194	
CSS2	0.146	0.278	0.235	0.235	0.115	0.085	0.126	0.169	0.128	0.097	0.718	0.171	0.201	
CSS3	0.238	0.245	0.192	0.270	0.111	0.156	0.194	0.229	0.187	0.095	0.789	0.160	0.189	
CSS4	0.203	0.225	0.200	0.240	0.148	0.157	0.165	0.192	0.168	0.129	0.796	0.188	0.241	
CSS5	0.195	0.336	0.166	0.183	0.164	0.108	0.125	0.247	0.120	0.129	0.680	0.165	0.211	
PCA1	0.153	0.223	0.118	0.139	0.086	0.170	0.137	0.105	0.093	0.126	0.638	0.280	0.308	
PCA2	0.163	0.232	0.131	0.177	0.072	0.084	0.060	0.122	0.104	0.124	0.682	0.194	0.205	
PCA3	0.080	0.180	0.098	0.158	0.072	0.065	0.007	0.093	0.071	0.098	0.656	0.233	0.220	
KUT1	0.163	0.053	-0.034	0.153	0.066	0.102	0.123	0.025	0.059	0.142	0.240	0.848	0.391	
KUT2	0.105	0.099	-0.051	0.134	0.088	0.126	0.115	0.073	0.062	0.200	0.270	0.870	0.390	
KUT3	0.094	0.111	0.011	0.072	0.031	0.119	0.058	-0.014	-0.026	0.139	0.263	0.875	0.422	
KUT4	0.213	0.169	-0.002	0.115	0.094	0.095	0.073	0.054	0.043	0.212	0.169	0.794	0.403	
CDR2	0.157	0.115	0.102	0.111	0.174	0.153	0.068	0.038	0.041	0.055	0.192	0.243	0.631	
CDR4	0.208	0.238	0.129	0.149	0.127	0.073	0.043	0.068	0.028	0.141	0.274	0.327	0.667	
CDR6	0.145	0.182	0.060	0.145	0.138	0.098	0.094	0.018	0.020	0.124	0.180	0.409	0.753	
CDR7	0.109	0.149	0.047	0.19	0.216	0.150	0.109	0.088	0.096	0.160	0.260	0.353	0.786	
CDR9	0.060	0.134	-0.021	-0.063	0.109	0.100	-0.039	-0.047	0.022	0.197	0.172	0.301	0.681	
CDR10	0.157	0.125	0.016	0.052	0.081	0.065	-0.009	-0.036	0.025	0.110	0.260	0.362	0.732	

Appendix H

OYAGSB Letter for Data Collection



OTHMAN YEOP ABDULLAH
GRADUATE SCHOOL OF BUSINESS
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



Tel: 604-928 7101/7113/7130
Faks (Fax): 604-928 7160
Laman Web (Web): www.oyagsb.uum.edu.my

KEDAH AMAN MAKMUR • BERSAMA MEMACU TRANSFORMASI

UUM/OYAGSB/R-4/4/1
15 February 2016

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

LETTER FOR DATA COLLECTION AND RESEARCH WORK

This is to certify that **SALISU ISYAKU** (Matric No: 95570) is a bonafied student of Doctor of Philosophy (PhD), Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia. He is conducting a research entitled "*Social Capital and Career Success of SME's Owners in Nigeria : The role of Resilience*" under the supervision of Dr. Norashidah Binti Hashim.

In this regard, I hope that you could kindly provide assistance and cooperation for him to successfully complete the research. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

"KNOWLEDGE, VIRTUE, SERVICE"

Yours faithfully,

ROZITA BINTI RAMLI
Assistant Registrar
for Dean
Othman Yeop Abdullah Graduate School of Business

C.C : - Supervisor
: - Student's File (95570)

Universiti Pengurusan Terkemuka
The Eminent Management University



Appendix I
Panel Decision of Ph.D Proposal Defense



LAPORAN PENGERUSI
CHAIRMAN'S REPORT

PERTAHANAN CADANGAN PENYELIDIKAN PhD
PhD PROPOSAL DEFENCE

Tarikh Pembentangan : 05 JANUARI 2016 (SELASA)
Date of defence :

<input checked="" type="checkbox"/>	Pertama kali <i>First attempt</i>	Pertahanan semula <i>Second attempt</i>
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Nama pelajar : Salisu Isyaku
Student's name : Nombor matrik : {95570}
Matric Number :

Tajuk Proposal : ENTREPRENEURIAL SOCIAL CAPITAL AND ENTREPRENEURIAL CAREER
Title of Proposal : SUCCESS : THE MEDIATING ROLE OF ENTREPRENEURIAL RESILIENCE

Nama penyelia : 1. Dr Norashidah Hashim
Name of supervisor(s) :

KEPUTUSAN :

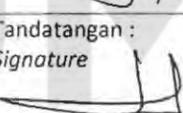
Jawatankuasa Penilai Proposal telah bersetuju bahawa pelajar diberikan status :
The Proposal Review Committee has agreed that the student be given the following status :

<input checked="" type="checkbox"/>	Lulus <i>Pass</i>
	Lulus dengan pindaan kecil <i>Pass with minor revision</i>
<input checked="" type="checkbox"/>	Lulus dengan pindaan besar, tetapi tidak perlu mengemukakan semula cadangan penyelidikan kepada penilai. <i>Pass with major revision, but is not required to resubmit the proposal to the reviewers.</i>
	Lulus dengan pindaan besar, dan harus mengemukakan cadangan penyelidikan yang dipinda kepada penilai dalam tempoh enam (6) bulan untuk dinilai semula. <i>Pass with major revision, and resubmit the amended proposal to the reviewers within 6 months.</i>
	Lulus dengan pindaan besar dan mempertahankan semula cadangan penyelidikan kepada jawatankuasa penilai. <i>Pass with major revision, and re-defend the proposal to the reviewers.</i>
	Gagal <i>Fail</i>

Ulasan tambahan :

Additional review

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Pengerusi : PROF DR MOHD. NOOR MOHD. SHARIFF <i>Chairman</i>	Tandatangan : <i>Signature</i> 
Penilai Pertama : : PROF DR MOHD. NOOR MOHD. SHARIFF <i>First Reviewer</i>	Tandatangan : <i>Signature</i> 
Penilai Kedua : DR. LILY JULIENTI ABU BAKAR <i>Second Reviewer</i>	Tandatangan : <i>Signature</i> 

Tarikh : 05 JANUARI 2016 (SELASA)

Date

Untuk Kegunaan Pejabat :

Tarikh terima :	Tarikh dimasukkan dalam GAIS :	Nama pegawai :