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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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UUM
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY
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SOCIAL CAPITAL, COMMITMENT AND CAREER SUCCESS OF
ENTREPRENEURS IN NIGERIA**

By

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UUM
Universiti Utara Malaysia

**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 sendiri. 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 كَمَا رَبَّيَانِي صَغِيرًا

“My lord! Bestow on them Your mercy as they did bring me up when I was small”

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TABLE OF CONTENTS

Title	Page
TITLE PAGE	i
CERTIFICATION OF THESIS WORK	ii
PERMISSION TO USE	iii
ABSTRACT	iv
ABSTRAK	v
ACKNOWLEDGEMENT	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	xiv
LIST OF FIGURES	xvii
LIST OF APPENDICES	xviii
LIST OF ABBREVIATIONS	xix
CHAPTER ONE: INTRODUCTION	1
1.0. Introduction	1
1.1. Background of the study	1
1.2. Problem Statement	10
1.3. Research Questions	24
1.4. Research Objectives	25
1.5. Scope of the Study	25
1.6. Significance of the study	27
1.7. Definitions of Key Terms	30
1.7.1. Career Success	30
1.7.2. Subjective Career Success	31
1.7.3. Social Capital	31

1.7.4. Bonding	31
1.7.5. Bridging	31
1.7.6. Commitment	32
1.7.7. Resilience	32
1.7.8. Small and Medium Enterprises	32
1.7.9. Entrepreneur	32
1.8. Organization of the Thesis	32
CHAPTER TWO: LITERATURE REVIEW AND HYPOTHESES	
DEVELOPMENT	34
2.1. Introduction	34
2.2. Small and Medium Enterprises (SMEs)	34
2.3. Entrepreneurship	36
2.4. Career	39
2.5. The New Career (Attitude)	44
2.5.1. Boundaryless Career	46
2.5.2. Protean Career	47
2.6. Career Success	47
2.6.1. Dimensions of Career Success	50
2.6.1.1. Objective Career Success (OCS)	50
2.6.1.2. Subjective Career Success (SCS)	52
2.6.2. Self-referent vs. other-referent comparisons	53
2.6.3. Dimensions/Components of SCS	54
2.6.3.1. Career Satisfaction	54
2.6.3.2. Perceived Career Achievement	56
2.6.3.3. Perceived Financial Attainment	58

2.7. Differences between Career Success of Entrepreneurs and Organizational Employees	59
2.8. Social Capital	60
2.8.1. Dimensions of Social Capital	66
2.8.1.1. Bonding Social Capital	67
2.8.1.2. Bridging Social Capital	69
2.8.2. Measuring Social Capital	70
2.8.2.1. Name Generator	71
2.8.2.2. Position Generator	72
2.8.2.3. Resource Generator	73
2.8.2.4. Social Capital Assessment Tool (SCAT)	74
2.8.2.5. Adapted Social Capital Assessment Tool (A-SCAT)	75
2.8.2.6. Personal Social Capital Scale 16 & 8 (PSCS 16&8)	76
2.9. Relationships among Social Capital, Resilience and Career Success	77
2.9.1. Social Capital and Career Success	78
2.9.2. Social Capital and Resilience	87
2.10. Commitment	95
2.10.1. Definitions of Commitment	97
2.10.2. Dimensions of Commitment	100
2.10.3. Measurements of Commitment	101
2.10.4. Relationship between Commitment and Career Success	102
2.10.5. Relationship between Commitment and Resilience	106
2.11. Resilience	108
2.11.1. Definitions of Resilience	110

2.11.2. Dimensions of Resilience	113
2.11.3. Measurements of Resilience	114
2.11.3.1. Resilience Scale for Adults (RSA)	115
2.11.3.2. Brief Resilience Scale (BRS)	116
2.11.3.3. Connor-Davidson Resilience Scale (CD-RISC)	116
2.11.4. Relationship between Resilience and Career Success	119
2.12. Theoretical Framework	123
2.13. Underpinning Theories	126
2.13.1. Conservation of Resource Theory (COR)	127
2.13.2. Broaden-And-Build Theory (B&B)	131
2.13.3. Social Capital Theory (SCT)	134
2.13.4. Goal Content Theory – GCT	137
2.14. Summary	138
CHAPTER THREE: RESEARCH METHODOLOGY	140
3.1. Introduction	140
3.2. Research Philosophy	140
3.2.1. The Positivist Paradigm	142
3.2.2. The Interpretivist Paradigm	143
3.3. Research Design	146
3.3.1. Qualitative Research Design	147
3.3.2. Quantitative Research Design	149
3.3.3. Mixed Research Design	150
3.4. Operationalization of Variables	152
3.4.1. Career success	153
3.4.2. Social Capital	154

3.4.3. Commitment	154
3.4.4. Resilience	155
3.5. Measurement of Variables/Instrumentation	155
3.5.1. Career Success Measurement	157
3.5.2. Social Capital Measurement	159
3.5.3. Commitment Measurement	166
3.5.4. Resilience Measurement	168
3.6. Endogenous Vs Exogenous Variables of the study	169
3.7. Reliability and Validity	170
3.7.1. Validity	171
3.7.2. Reliability	171
3.8. Population	175
3.9. Sampling	177
3.9.1. Sample Size	177
3.9.2. Sampling Techniques	180
3.9.3. Units of Analysis	182
3.10. Methods of Data Collection	183
3.11. Pre-test	183
3.12. Pilot Study	188
3.13. Data Collection Procedures	192
3.14. Methods of Data Analysis	193
3.15. Summary	194
CHAPTER FOUR: RESULTS AND DISCUSSIONS	196
4.1. Introduction	196
4.2. Response Rate	196

4.3. Data Screening and Preliminary Analysis	197
4.3.1. Missing Value Analysis	198
4.3.2. Assessment of Outliers	199
4.3.3. Normality Test	200
4.3.4. Multicollinearity Test	203
4.3.5. Non-Response Bias Test	205
4.4. Common Method Variance Test	207
4.5. Respondents' Demographic Profile	209
4.6. Descriptive Analysis of the Latent Constructs	210
4.7. Assessment of PLS-SEM Path Model Results	212
4.7.1. Assessment of Measurement (outer) Model	212
4.7.1.1. Individual Item (Indicator) Reliability	215
4.7.1.2. Internal Consistency Reliability	218
4.7.1.3. Measurement Validity (Convergent and Discriminant)	219
4.7.1.4. Assessment of the Formative Hierarchical Component Model	227
4.7.2. Assessment of Structural (Inner) Model	228
4.7.2.1. Evaluating structural model for Collinearity issues (Variance Inflated Factor)	230
4.7.2.2. Assessment of significance and relevance of path coefficients	230
4.7.2.3. Assessment of Coefficient of Determination (R^2)	234
4.7.2.4. Assessment of Effect Size (f^2)	235
4.7.2.5. Assessment of Predictive Relevance (Q^2)	236
4.7.3. Testing for Mediation	237
4.7.3.1. Determining the Type of Effect and/or of Mediation	240
4.8. Importance-Performance Matrix Analysis (IPMA)	242

4.9.	Model Fit	244
4.10.	Summary of Findings	244
4.11.	Summary of the Chapter	245
CHAPTER FIVE: DISCUSSIONS AND CONCLUSIONS		247
5.1.	Introduction	247
5.2.	Recapitulations of the Research Objectives	247
5.3.	Discussion	249
5.3.1.	The influence of dimensions of social capital (bonding and bridging) on career success	249
5.3.2.	The influence of Social Capital (bonding and bridging) on resilience	253
5.3.3.	The influence of commitment on career success and resilience	256
5.3.4.	The influence of resilience on career success	258
5.3.5.	The mediation role of resilience in social capital (bonding and bridging), commitment and career success relationships	259
5.4.	Implications of the Study	266
5.4.1.	Theoretical Implication	267
5.4.2.	Practical Implication	270
5.4.3.	Methodological Implication	276
5.5.	Limitations and directions for future research	277
5.6.	Conclusion	280
REFERENCES		283

LIST OF TABLES

Table 2.1. Definitions of SMEs	35
Table 2.2. Definition of SMEs in Nigeria	36
Table 2.3. Definitions of Entrepreneurship/Entrepreneur	38
Table 2.4. Summarized Differences between the Traditional and New Career	44
Table 2.5. Summarized Differences between Bonding and Bridging Social Capital	70
Table 2.6. Relationship between Social Capital and Career Success - Selected Significant Findings (2010 – 2017)	79
Table 2.7. Relationship between Social Capital and Resilience – Selected Significant Findings (2009 – 2017)	88
Table 2.8. Relationship between Commitment and Career Success - Selected Significant Findings (2010 – 2017)	103
Table 2.9. Definitions of Resilience	112
Table 2.10. Relationship between Resilience and Career Success - Selected Significant Findings (2007 – 2017)	119
Table 3.1. Some Assumptions of the Positivist and Constructivist Approaches.	145
Table 3.2. Career Success Measurement	158
Table 3.3. Social Capital Measurement - Personal Social Capital Scale (PSCS)	160
Table 3.4. PSCS Modified Dimensions	163
Table 3.5. Commitment Measurement - Klien et al., Unidimensional Target-free (KUT)	167
Table 3.6. Resilience Measurement - Connor-Davidson Resilience Scale (CD-RISC) 10	169
Table 3.7. Reliability and Validity of Career Success Scale	173
Table 3.8. Reliability and Validity of Social Capital Scale (PSCS)	174

Table 3.9. Reliability and Validity of Commitment Scale (KUT)	174
Table 3.10. Reliability and Validity of Resilience Scale (CDRISC 10)	175
Table 3.11. Small and Medium Enterprises by Geographical Region/State	176
Table 3.12. Total Sample Size/State	182
Table 3.13. Fictitious ratings of 14-Items Career Success Questionnaire by Six Experts	185
Table 3.14. Fictitious ratings of 10-Items Resilience Questionnaire by Six Experts	185
Table 3.15. Fictitious ratings of 4-Items Commitment Questionnaire by Six Experts	186
Table 3.16. Fictitious ratings of 30-Items Bonding Questionnaire by Six Experts	186
Table 3.17. Fictitious ratings of 28-Items Bridging Questionnaire by Six Experts	187
Table 3.18. Items Reliability Analysis: Cronbach's Alpha Using SPSS	190
Table 3.19. Items Reliability Analysis: Cronbach's Alpha, rho_A and Composite Reliability Using Smart-PLS 3	191
Table 4.1. Response Rate of the Questionnaires	197
Table 4.2. Total Number of Missing Values	199
Table 4.3. Values of Skewness and Kurtosis	203
Table 4.4. Correlation Matrix of the Exogenous Latent Constructs	204
Table 4.5. Variance inflated factor (VIF) value, Tolerance and Condition Index	204
Table 4.6. Result of Independent-Samples T-test for Non-Response Bias	206
Table 4.7. Respondents' Descriptive Statistics	209

Table 4.8. Descriptive Statistics for all Research Constructs of the Study	211
Table 4.9. Psychometric properties for first order construct	214
Table 4.10. Fornell-Larcker Discriminant Validity (AVE-SV Comparison)	221
Table 4.11. Heterotrait-Monotrait Ratio (HTMT)	224
Table 4.12. Heterotrait-Monotrait Ratio Inference (HTMT _{inference})	225
Table 4.13 Collinearity Assessment	227
Table 4.14. Path Coefficient/Weight Assessment	228
Table 4.15. Collinearity Assessment of the inner model (VIF)	230
Table 4.16. t-values and significant level for one and two tailed hypotheses	231
Table 4.17. Structural Model Assessment (Direct Effect)	233
Table 4.18. Coefficient of Determination (R ²)	234
Table 4.19. Effect Size (f ²)	236
Table 4.20. Predictive capability of the Model (Construct Cross-Validated Redundancy)	237
Table 4.21. Result of Mediation effect (Hypotheses testing) Using P ₃ and CI _{HB}	238
Table 4.22. Result of Mediation effect (Hypotheses testing) Using Bootstrapping	239
Table 4.23. Result of Mediation effect (Hypotheses testing) Using Sobel's Test	239
Table 4.24. Determining the type of effect and/or of mediation	241
Table 4.25. Importance-Performance Matrix Analysis (IPMA)	243
Table 4.26. Summary of Hypotheses Testing	244
Table 4.26. Distribution of Enterprises by Source of Capital	256

LIST OF FIGURES

Figure 2.1. Social Capital and its Dimensions	65
Figure 2.2. Theoretical Framework	124
Figure 2.3. The Broaden-and-Build Theory of Positive Emotions	133
Figure 3.1. The Four Types of Hierarchical Latent Variable Models	165
Figure 3.2. Endogenous Vs Exogenous Variable	170
Figure 3.3. G*Power Analysis	179
Figure 4.1. Histogram and Normal P-P Plot for Test of Normality	201
Figure 4.2. A Two-Step Process of PLS Path Model Assessment	212
Figure 4.3. Measurement (Outer) Model Assessment	217
Figure 4.4. Structural (Inner) Model Assessment	232
Figure 4.5. Effect Size Formula	235
Figure 4.6. Mediation Model	240
Figure 4.7. Mediator Analysis Procedure in PLS	241
Figure 4.8. Importance-Performance Matrix Analysis (IPMA)	243

LIST OF APPENDICES

Appendix A: Map of Nigeria Showing Six Geopolitical Zones	399
Appendix B: Social Capital Instruments	400
Appendix C: Resilience Instruments	401
Appendix D: Survey Questionnaire	406
Appendix E: Pre-test Questionnaire	418
Appendix F: Missing Values Analysis	426
Appendix G: Loadings and Cross Loadings	429
Appendix H: OYAGSB Letter for Data Collection	432
Appendix I: Panel Decision of Ph.D. Proposal Defence	433



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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 Least 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



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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 (Ihugba, 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, Demirgüç-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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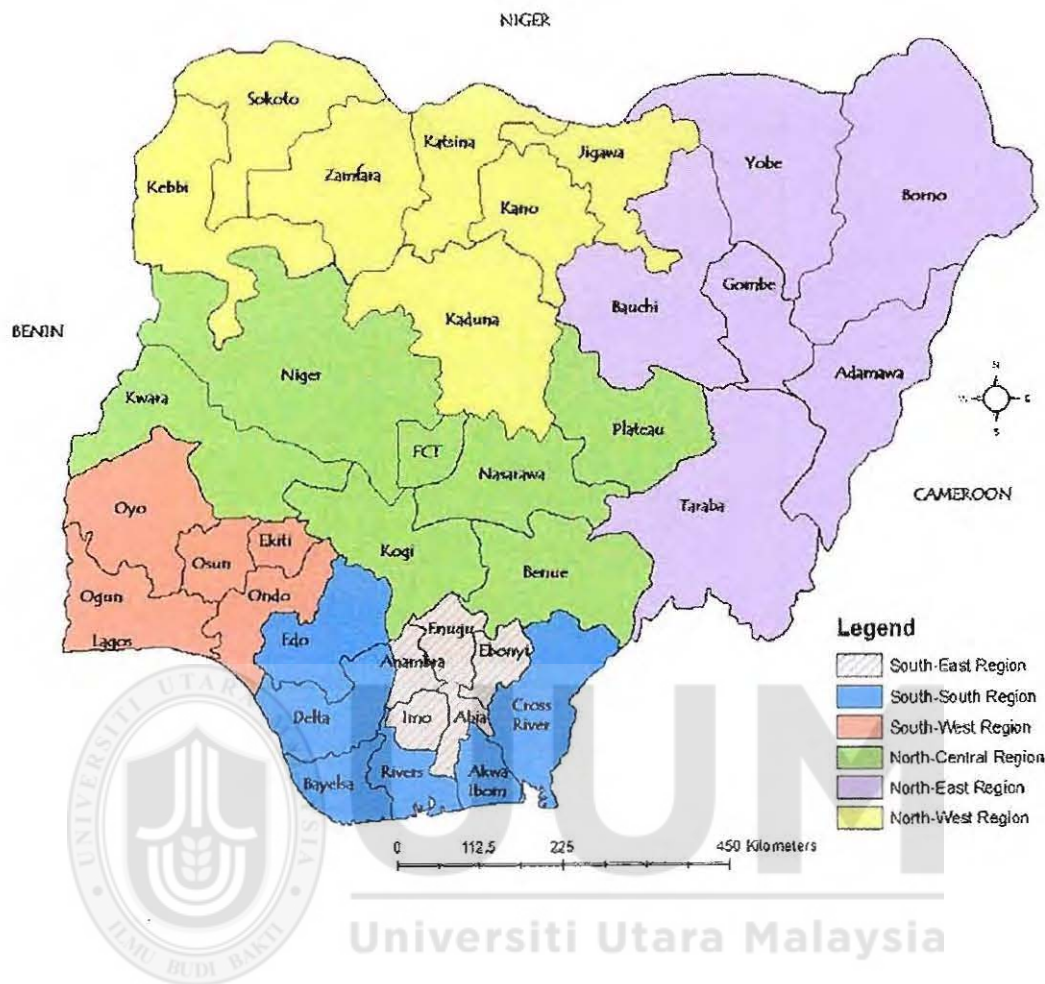
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Appendix A: Map of Nigeria Showing Six Geopolitical Zones



Appendix B: Social Capital Instruments

SN	Authors and Year	Instruments
1	Chen et al., 2015	Social Capital Investment Scale – SCIS
2	Story, Taleb, Ahasan, & 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., Hjar, 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	64	5-point
		Sense of relatedness Sense of Mastery Scale		
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 communicatio n, 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 etal., 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	Klohn (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 Children 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 Scale
PR - Psychological Resilience	RIM - Resilience in Midlife Scale
RAS - Recovery Assessment Scale	CYRM - Child and Youth Resilience Measure
RSAS - Resilience Skills and Abilities Scale	TRS - Trauma Resilience Scale
ARQ - Adolescent Resilience Questionnaire	MMPR- Multidimensional Measure of Personal Resilience
ARS - Adolescent Resilience	ERS - Ego Resiliency Scale
	ER89-R - Ego Resiliency Scale Revisited

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	Comments
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	Comments
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

Please read the following statements, please tick (✓) in the relevant box and provide comments							
S / N	Items	1	2	3	4	5	Comment
How do you rate the number of the following types of groups/organizations in your community?							
1	Governmental groups/organizations						
2	political groups/organizations						
3	Economic groups/organizations						
4	Social groups/organizations						
5	Cultural groups/organizations						
6	Leisure/recreational groups						
For how many of each of these types of groups and organizations do you participate in their activities?							
7	Governmental groups/organizations						
8	political groups/organizations						
9	Economic groups/organizations						
10	Social groups/organizations						
11	Cultural groups/organizations						
12	Leisure/recreational groups						
Among each of these types of groups and organizations, how many represent your rights and interests?							
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
RR11	388	2.32	.944	2	.5	0	10
RR12	387	2.18	.901	3	.8	0	5
RR13	387	2.39	.928	3	.8	0	6
RR14	383	2.38	.941	7	1.8	0	6
RR15	387	2.29	1.009	3	.8	0	9
RR16	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 ($Q1 - 1.5 \cdot IQR$, $Q3 + 1.5 \cdot IQR$).



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Apeendix 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

<i>Loadings and Cross Loadings</i>													
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

Loadings and Cross Loadings

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.oagbsb.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 PENERUSI
CHAIRMAN'S REPORT

PERTAHANAN CADANGAN PENYELIDIKAN PhD
PhD PROPOSAL DEFENCE

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

✓	Pertama kali First attempt		Pertahanan semula Second attempt
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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 :

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

Ulasan tambahan :
Additional review

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

Tarikh : 05 JANUARI 2016 (SELASA)
Date

Untuk Kegunaan Pejabat :

Tarikh terima :	Tarikh dimasukkan dalam GAIS :	Nama pegawai :