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**MODERATING EFFECT OF CULTURE ON THE RELATIONSHIP
BETWEEN ENTREPRENEURIAL COMPETENCIES,
ENTREPRENEURIAL ORIENTATION AND WOMEN
ENTREPRENEURS' BUSINESS SUCCESS IN NORTH-WESTERN
NIGERIA**

SALAUDEEN NURAINI HASHIMU



**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
2018**

Title Page

MODERATING EFFECT OF CULTURE ON THE RELATIONSHIP BETWEEN ENTREPRENEURIAL COMPETENCIES, ENTREPRENEURIAL ORIENTATION AND WOMEN ENTREPRENEURS' BUSINESS SUCCESS IN NORTH-WESTERN NIGERIA

SALAUDEEN NURAINI HASHIMU



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Universiti Utara Malaysia

**A Thesis submitted to Othman Yeop Abdullah Graduate School of Business
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in fulfilment of the requirements for the Degree of Doctor of Philosophy**



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Abstrak

Pengendalian perniagaan milik wanita di Nigeria digambarkan dengan kadar kegagalan yang tinggi walaupun mendapat sokongan daripada pentadbiran sebelum ini. Kajian ini dijalankan berdasarkan teori berkembar asas mikro Pandangan Berasaskan Sumber (RBV) dan teori Kontigensi untuk mengkaji secara empirikal kesan penyederhanaan budaya terhadap hubungan antara kecekapan keusahawanan dan orientasi keusahawanan individu ke atas kejayaan usahawan wanita. Dengan menggunakan pendekatan kuantitatif, data diperolehi daripada sampel 361 orang usahawan mikro wanita menggunakan borang soal selidik. Data dianalisis menggunakan teknik *Partial Least Squares* (PLS-SEM) untuk mengkaji hubungan hipotesis dan dapatan menunjukkan kecekapan keusahawanan mempunyai hubungan yang signifikan dan positif terhadap kejayaan usahawan wanita, manakala hubungan budaya didapati negatif dan signifikan. Walau bagaimanapun, hubungan antara orientasi keusahawanan individu dan kejayaan usahawan wanita juga tidak signifikan. Pada masa yang sama, budaya didapati menjadi penyederhana dalam hubungan antara kecekapan keusahawanan dan kejayaan usahawan wanita, sementara interaksinya dengan orientasi keusahawanan individu tidak disokong. Hasil kajian menunjukkan bagaimana model reflektif-formatif bagi konstruk peringkat tertinggi (HOC) diuji, dan ini merupakan amalan luar biasa dalam literatur terkini bidang keusahawanan. Secara keseluruhannya, dapatan kajian mendedahkan kepentingan kecekapan keusahawanan untuk mencapai kejayaan keusahawanan wanita, dan mencadangkan keperluan untuk membangunkan orientasi keusahawanan individu dalam kalangan usahawan wanita. Di samping itu, kajian juga menegaskan keperluan untuk membangunkan budaya keusahawanan dalam kalangan usahawan wanita melalui dasar pendidikan kebangsaan, latihan, perantisan, dan penyertaan aktif dalam usaha ekonomi negara. Tidak dapat dinafikan bahawa hasil kajian ini menyumbang kepada kajian literatur keusahawanan wanita dengan menguraikan konsep kejayaan wanita dalam perniagaan, menekankan kepentingan keupayaan manusia dan pengaruh budaya terhadap usahawan wanita.

Kata kunci: kecekapan keusahawanan, orientasi keusahawanan individu, budaya, kejayaan usahawan wanita

Abstract

The operation of women-owned businesses in Nigeria have been characterised by high rates of failure, despite the supports received from the successive governments. This study draws upon the twin theories of Microfoundations of the Resource-Based View (RBV) and Contingency Theory, to empirically examine the moderating effect of culture on the relationship between entrepreneurial competencies and individual entrepreneurial orientation on the women entrepreneurs' business success. Using a quantitative approach, data were obtained from a sample of 361 women micro-entrepreneurs through questionnaire survey. *Partial Least Squares* (PLS-SEM) technique of data analysis was employed to test the hypothesized relationships and findings showed that entrepreneurial competencies have a significant and positive relationship on the women entrepreneurs' business success, whereas its relationship with culture was found to be negative and significant. However, the relationship between individual entrepreneurial orientation and women entrepreneurs' success was also not significant. Similarly, culture was found to moderate the relationship between entrepreneurial competencies and women entrepreneur's success, whereas its interaction with individual entrepreneurial orientation was not supported. The study further illustrates on how the reflective-formative model of higher order construct (HOC) is tested, which is an uncommon practice in the current literature of entrepreneurship. On the whole, the findings reveal the importance of entrepreneurial competencies in achieving women entrepreneurs' success and suggest on the need to develop the individual entrepreneurial orientation of the women entrepreneurs. Additionally, it stressed on the need to develop the culture of entrepreneurship among the women entrepreneurs through national education policy, training, apprenticeships, and active participation in economic ventures. These findings have no doubt contribute to the mainstream of women entrepreneurship literature by expounding the female conception of success in business, highlighting the importance of human capabilities, and the influence wield by culture on the women entrepreneurs.

Keywords: entrepreneurial competencies, individual entrepreneurial orientation, culture, women entrepreneurs' success

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List of Abbreviations

AMOS	Analysis of a Moment Structures.
AVE	Average Variance Extracted
BLRW	Better Life for Rural Women
BOA	Bank of Agriculture
BOI	Bank of Industry
BoP	Base of Economic Pyramid
CBN	Central Bank of Nigeria
CB-SEM	Covariance-Based Structural Equation Modeling
CEO	Chief Executive Officer
CEOs	Chief Executive Officers
CEP	Corpers Entrepreneurial Programme
CFA	Confirmatory Factor Analysis
CI	Condition Index
CMV	Common Method Variance
COWAN	Country Women Association of Nigeria
CR/P _c	Composite Reliability
CVSCALE	Individual Cultural Value Scale
D ²	Mahalanobis distance
DV	Dependent Variables
EFA	Exploratory Factor Analysis
EO	Entrepreneurial Orientation
f^2	Effect-Size
FEAP	Family Economic Advancement Programmme

FMWA & SD	Federal Ministry of Women affairs and Social Development
FSP	Family Support Program
GEM	Global Entrepreneurship monitor
GJLS	Graduate Job Creation Loan Scheme
GLOBE	Global Leadership and Organizational Behavior Effectiveness
GMRG	Global Manufacturing Research Group
GSCA	Generalized Structured Component Analysis
HDSL	Hambantota District of Sri Lanka
HLVM	Hierarchical Latent Variable Model
HOC	Higher Order Construct
ICT	Information and Communication Technology
IDC	Industrial Development Centers
IEO	Individual Entrepreneurial Orientation
ILO	International Labor Organization
IPMA	Importance-Performance Matrix Analysis
IV	Independent Variables
LISREL	Linear Structural Relations
LPOs	Large Private Organizations
MAP	Mandatory Attachment Programme
MOFI	Ministry of Finance Incorporated
MPS	Matured Peoples Scheme
MSME	Micro, Small and Medium Enterprises

MSMEDF	Micro, Small and Medium Enterprises Development Fund
NACRDB	Nigeria Agricultural, Cooperative, and Rural Development bank
NAPEP	National Poverty Eradication Programme
NBCI	Nigeria Bank for Commerce and Industry
NCE	National Council on Education
NCW	National Commission for Women
NDE	National Directorate of Employment
NDIB	Nigerian Industrial development bank
NERFUND	National Economic Reconstruction Fund
NGOs	Non-Governmental Organizations
NWBC	National Womens Business Council
NYSC	National Youth Service Corps
OECD	Organization for Economic Cooperation and Development
PAMA	Promotion of Agricultural and Manufacturing Activities
PBN	Peoples Bank of Nigeria
PCA	Principal Component Analysis
PLS	Partial Least Square
PSSE	Promotion of Small-Scale Enterprises
Q^2	Predictive Relevance
R^2	R-square
RBT	Resource Based Theory

SCA	Sustained Competitive Advantage
SEM	Structural Equation Modeling
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria.
SMEEIS	Small and Medium Enterprises equity Investment Scheme
SPSS	Statistical Package for Social Sciences
SSICS	Small Scale Industries Credit Scheme
TQM	Total Quality Management
U.S	United States
UK	United Kingdom
UN	United Nations
VIF	Variance Inflated Factor
VSM	Value Survey Module
WE	Women Education
WED	Women Entrepreneurship Development
X ²	Chi-square

CHAPTER ONE

INTRODUCTION

1.1 Background

The concept of entrepreneurship has often been equated with the term ownership and management of small businesses (Shane, 2008). Hence, its emergence as a vital element in the theory of economic development (Feldman, 2014; Schumpeter, 1934), has makes it the largest business sector in most of the economies the world (Ogidi, 2014). While there exists no generic definition of the term entrepreneurship in literature (Sommer & Haug, 2011), it has essentially been conceived as an opportunistic determination of the entrepreneurial tendencies, which involves the acts of taking risks, innovating and creating values (Huarng & Yu, 2011).

Nevertheless, entrepreneurship has provided support for the emergence and growth of small and medium businesses (United Nations, 2006), which has in turn, becomes the largest business sector of the world's economy (Culkin & Smith, 2000). Small and medium business serves as a veritable engine of economic growth and development (Iorun, 2014), as they help the economies in the areas of attaining its national objectives, most especially, in the area of generating revenue, creating employment, and alleviating poverty (Agwu & Emeti, 2014, Kanayo, 2014).

Entrepreneurship as a concept, has emerged from the entrepreneurial venture drive orientation of an individual (Wiklund & Shepherd, 2005a). It covers the several processes, which are involved in the revitalization of market offerings, innovation, risk

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Appendix A Research Questionnaire (English Version)



UUM
Universiti Utara Malaysia

QUESTIONNAIRE

Dear respondent,

I am a doctoral student in the School of Business Management, College of Business, Universiti Utara Malaysia, and currently undertaking a research on the topic titled: *The moderating effect of Culture on the Relationship between Entrepreneurial Competencies, Entrepreneurial Orientation, and Women Entrepreneurs' Business Success in Northwestern Nigeria*. I am hereby, inviting you to participate in this research by providing an objective and sincere answer to each of the itemized question, asked in the subsequent sections by circling (o) or ticking ((√)) the right option as it applies to you, from the list of available options provided on the Likert Scale ranging from strongly disagree to strongly agree, as shown in front of each question. There is no right or wrong answer to each of the question. The aim of the research is for pure academic purposes and every information provided would be treated with full confidential. Your full cooperation would be highly appreciated in this regard. Thanking you in anticipation of your prompt response.

Yours sincerely,

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Section A: Demographic characteristics of the respondents

Age

- i. Below 20 years ()
- ii. 21 to 30 years ()
- iii. 31 to 40 years ()
- iv. 41 to 50 years ()
- v. Above 50 years ()

Educational qualifications

- i. No formal education ()
- ii. Primary/Secondary School ()
- iii. NCE/OND ()
- iv. HND/Degree ()
- v. Master Degree ()
- vi. PhD ()

Marital Status

- (i) Single ()
- (ii) Married ()
- (iii) Divorcee ()
- (iv) Widow ()

Location of the Business

- i. Home based ()
- ii. External ()

Years of operation

- i. 3 years and below ()
- ii. 4 to 6 years ()
- iii. 7 to 9 years ()
- iv. 10 years and above ()

Section B: Entrepreneurial Success

The followings are the non-financial measures of entrepreneurial success. Kindly read carefully and indicate your choice by circling (o) or ticking ((√)) the number that represent the degree of importance you attached to each of the statement in the table below. There is no right or wrong answers, we only need your opinion. Where SD (Strongly Disagree), D (Disagree), N (Neutral), A (Agree), and SA (Strongly Agree).

S/N	Items	SD	D	N	A	SA
ESC1	I derive personal satisfaction in what I am doing	1	2	3	4	5
ESC2	I am able to control my business	1	2	3	4	5
ESC3	I am able to balance work and family	1	2	3	4	5
ESC4	I have satisfied customers	1	2	3	4	5

ESC5	I feel I am running a successful business	1	2	3	4	5
	My personal satisfaction is more of important than making lots of					
ESC6	money	1	2	3	4	5
	Having pride in my job is more of importance than making lots of					
ESC7	money	1	2	3	4	5
ESC8	I am as ambitious now as when I first start the business	1	2	3	4	5
ESC9	Given job to people gives me great personal satisfaction	1	2	3	4	5
ESC10	Having a flexible lifestyle is more important than making lots of money	1	2	3	4	5
ESC11	Being my own boss gives more personal satisfaction	1	2	3	4	5

Section C: Entrepreneurial Competencies

The followings are the competencies that may be necessary to successful run your business. Kindly read carefully and indicate your choice by circling (o) or ticking (√) the number that represent the degree of importance you attached to each of the statement in the table below. There is no right or wrong answers, we only need your opinion. Where SD (Strongly Disagree), D (Disagree), N (Neutral), A (Agree), and SA (Strongly Agree).

S/N	Items	SD	D	N	A	SA
Strategic						
ESG1	I determine long term issues, problems or opportunities of my business.	1	2	3	4	5
ESG2	I am aware of the projected directions of the industry and how changes might impact on my business.	1	2	3	4	5
ESG3	I prioritize works in alignment with my business goals.	1	2	3	4	5
ESG4	I redesign my business to better meet long term objectives and changes.	1	2	3	4	5
ESG5	I align current actions with my strategic goals	1	2	3	4	5
ESG6	I assess and link short-term, day-to-day tasks in the context of long-term direction	1	2	3	4	5
ESG7	I monitor the business progress towards its strategic goals	1	2	3	4	5
ESG8	I evaluate business results against the strategic goals	1	2	3	4	5
ESG9	I determine strategic actions by weighing the costs and benefits	1	2	3	4	5
Commitment						
ECM1	I am dedicated to make the business work	1	2	3	4	5
ECM2	I refuse to let the business fail	1	2	3	4	5

ECM3	I have an extremely strong internal drive	1	2	3	4	5
ECM4	I am committed to long term business goals	1	2	3	4	5
Conceptual						
ECP1	I take reasonable job-related risks.	1	2	3	4	5
ECP2	I monitor progress towards objectives in risky actions.	1	2	3	4	5
ECP3	I look at old problems in new ways.	1	2	3	4	5
ECP4	I explore new ideas.	1	2	3	4	5
ECP5	I treat new problems as opportunities.	1	2	3	4	5
ECP6	I understand the broader implications of issues and observations.	1	2	3	4	5
ECP7	I am able to translate ideas and observations into the business context.	1	2	3	4	5
Opportunity						
EPT1	I identify good and services based on customers wants	1	2	3	4	5
EPT2	I can perceived the unmet customer needs	1	2	3	4	5
EPT3	I actively look for products or services that provide real benefit to customers	1	2	3	4	5
EPT4	I try to grab high-quality business opportunities	1	2	3	4	5
Organising						
EGZ1	I plan the operations of the business	1	2	3	4	5
EGZ2	I plan the organisation of different resources	1	2	3	4	5
EGZ3	I keep the organisation running smoothly	1	2	3	4	5
EGZ4	I organise resources (employees, machines, money, etc.)	1	2	3	4	5
EGZ5	I coordinate tasks	1	2	3	4	5
EGZ6	I supervise subordinates	1	2	3	4	5
EGZ7	I organise my employees/people	1	2	3	4	5
EGZ8	I lead my subordinates	1	2	3	4	5
EGZ9	I motivate my employees/people	1	2	3	4	5
EGZ10	I delegate effectively	1	2	3	4	5
Relationship						
ERP1	I develop long-term trusting relationships with others	1	2	3	4	5
ERP2	I negotiate with others in the course of my business	1	2	3	4	5
ERP3	I interact with others in the course of my business	1	2	3	4	5
ERP4	I maintain personal network of work contacts	1	2	3	4	5
ERP5	I communicate with others effectively	1	2	3	4	5

Section D; Entrepreneurial Orientation

The followings are the entrepreneurial orientation that may be necessary to successful run your business. Kindly read carefully and indicate your choice by circling (o) or ticking ((√)) the number that represent the degree of importance you to each of the statement in in the table below. There is no right or wrong answers, we only need your opinion. Where SD (Strongly Disagreed), D (Disagree), N (Neutral), A (Agree), and SA (Strongly Agree)

S/N	Items	SD	D	N	A	SA
ERT1	I like to take bold action by venturing into the unknown	1	2	3	4	5
ERT2	I am willing to invest a lot of my time and/or money on something that might yield high returns.	1	2	3	4	5
ERT3	I tend to act "boldly" in situation where risk is involved.	1	2	3	4	5
ENV1	I often like to try new and unusual activities that are not typical but not necessarily risky.	1	2	3	4	5
ENV2	In general, I prefer a strong emphasis in projects of unique, one-of-a kind approaches, rather than revisiting tried and true approaches used before.	1	2	3	4	5
ENV3	I prefer to try my own unique way when learning new things rather than doing it like everyone does	1	2	3	4	5
ENV4	I favour experimentation and original approach to problem solving rather than using methods others generally use to solve their problems	1	2	3	4	5
EPR1	I usually act in anticipation of future problems, needs or changes	1	2	3	4	5
EPR2	I tend to plan ahead on projects.	1	2	3	4	5
EPR3	I prefer to step-up and get things going on projects rather than sit and wait for someone else to do it.	1	2	3	4	5

Section E: Culture

The followings are the items of culture that may be necessary to successful run your business. Kindly read carefully and indicate your choice by circling (o) or ticking ((√)) the number that represent the degree of importance you to each of the statement in in the table below. There is no right or wrong answers, we only need your opinion. Where SD (Strongly Disagreed), D (Disagree), N (Neutral), A (Agree), and SA (Strongly Agree)

S/N	Items	SD	D	N	A	SA
CIC1	The welfare of my work group is more important than my personal rewards	1	2	3	4	5
CIC2	The success of my work group is more important than my personal success	1	2	3	4	5
CIC3	Being accepted by members of my work group is very important.	1	2	3	4	5
CIC4	Employees should only pursue their goals after considering the welfare of their work group.	1	2	3	4	5

CIC5	Owners should encourage work group loyalty even if their individual goals suffers	1	2	3	4	5
CIC6	Owners should give up their goal in order to benefit their work group success.	1	2	3	4	5
CUA1	Owners expect employees to closely follow instructions and procedures.	1	2	3	4	5
CUA2	It is good to have rules and regulations because it will guide employees on what to do.	1	2	3	4	5
CUA3	Standard operating procedures are helpful to employees on the job.	1	2	3	4	5
CUA4	Instructions for operations are important for my employees.	1	2	3	4	5
CUA5	It is important to have job requirements and instructions spelt out in detail so that my employees know what they are expected to do.	1	2	3	4	5
CMF1	Meetings are usually more effectively run when they chaired by men.	1	2	3	4	5
CMF2	It is more important for men to have a professional career than it is for women.	1	2	3	4	5
CMF3	Men usually solve problems with logical analysis, while women usually solve problems with intuition.	1	2	3	4	5
CMF4	An active forcible approach, which is typical of men, is usually require to solve organizational problems.	1	2	3	4	5
CMF5	It is more preferable to have a man in a high level position rather than having a woman	1	2	3	4	5
CPD1	Owners should make most decisions without consulting their employees.	1	2	3	4	5
CPD2	It is necessary for managers to use authority and power when dealing with their employees.	1	2	3	4	5
CPD3	Owners should avoid seeking opinion from their employees	1	2	3	4	5
CPD4	Owners should avoid off-the-job social contact with their employees.	1	2	3	4	5
CPD5	Employees should not disagree with the management decisions	1	2	3	4	5
CPD6	Owners should not delegate important task to their employees.	1	2	3	4	5

Appendix B

Research Questionnaire (Hausa Version)



UUM
Universiti Utara Malaysia

Takarda Tambayoyi

Girmamawa a Gareki,

Ni dalibi ne mai karatun digri na uku (PhD) a Makarantar nazarin yadda ake tafiyarda Kasuwanci, daka Kwalejin Koyarda Kasuwanci, Jami'ar Utara Malaysia, a halin yanzu ina gudanar da wani bincike a kan wani batu mai taken:

“Sakamako na Al'adu a kan Dangantakar dake Tsakanin Harkokin Gogewar a Kasuwanci, Harkokin Fuskantarwa a Kasuwanci, da Nasara a harkokin Kasuwanci Mata Arewa maso yammacin Nigeria”. Ina kira gare ki da ki shiga a wannan bincike da samar da wani bayani kuma amsa kowane daga cikin tambayar da aka tambaye ki a cikin sassan da ciki ta hanyar saka kewaye (o) ko maki (✓) da hakkin wani zaɓi kamar yadda ya shafe ku, daga jerin tsarin da aka samar ta hanyar yarda ko rashin yarda, kamar yadda aka nu na a gaban kowace tambaya. Babu dama ko ba dai dai ba ne a amsa ga kowane daga cikin tambaya a layi daya. Manufar bincike shi ne samar da bayanai masu gamsarwa, a fagen ilmi tare da tabbacin amfani da bayanana da kuka samar a cikin sirri. Ina fatar samun hadin kanku da goyon baya a wannan fage.

Wassalam,

Nine naku,

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Sashe A: Bayani akan mai amsa tambayoyi**Shakaru**

- i. Kasa da shekara 20 ()
- ii. 21 to 30 years ()
- iii. 31 to 40 years ()
- iv. 41 to 50 years ()
- v. Above 50 years ()

Matakin ilimi

- i. Baki halarci makarantar boko ba ()
- ii. Primary/Secondary School ()
- iii. NCE/OND ()
- iv. HND/Degree ()
- v. Master Degree ()
- vi. PhD ()

Matsayin Aure

- i. Budurwa/Single ()
- ii. Mata Aure/Married ()
- iii. Bazawara/divorcee ()
- iv. Bazawara/widow ()

Wurin Kasuwanchi

- i. Na gida ()
- ii. Na waje ()

Shekarun da aka fara kasuwanchi

- i. Shekar 3 ko kasa da shekara 3 ()
- ii. 4 to 6 years ()
- iii. 7 to 9 years ()
- iv. 10 years and above ()

Lambar Ma'iakata

.....

Wane irin kasuwanchi da kike yi

.....

Sashe B: Nasara ga Harkokin Kasuwanci

Ababen da suka biyo sun kunshi bayana matakan da kike amfani da su wajen samu nasara tafiyar da kasuwanci wadan da basu shafi kudi ba wanda zai iya zama wajibi ne don samu nasara ga kasuwanci nki. Ki karanta a hankali ki kuma nuna zabi nki ta hanyar maka lambar da ta dace da ra'ayinki a cikin teburin da aka tsara. Kar kiyi amfani da abinda ba ra'ayinki ba. A kwai alamomin da akayi amfani dasu don nuna ra'ayinki kamar haka: SD (sam ban amince ba), D (Ban amince ba), N (baruwana), A (Na amince), da kuma SA (Na amince sosai)

S/N	Abubuwar	SD	D	N	A	SA
ESC1	Ina samun gamsuwa da abin da nake yi.	1	2	3	4	5
ESC2	Ina da ikon tafiyada lamuran kasuwanchi na	1	2	3	4	5
ESC3	Ina da ikon daidaitawa a ssannanoni kasuwanci na da na iyali	1	2	3	4	5
ESC4	Ina da mukeji da abokan ciniki da ke nuna gamsuwa da huldana	1	2	3	4	5

ESC5	Ina gudanar da kasuwanci na cikin nasara	1	2	3	4	5
ESC6	Gamsuwa ta itace mafi muhimmanci agareku fiye da in tara kudi	1	2	3	4	5
ESC7	Samun girman na a cikin kasuwanchi shine mafi muhimmanci fiye da kudi.	1	2	3	4	5
ESC8	Nafi sa guri ga kasuwanchi na yanzu fiye da can farko	1	2	3	4	5
ESC9	Daukar mutane aiki a karkashi na shine gamsuwa ta	1	2	3	4	5
ESC10	Samun salon iya huldar kasuwanci shi ne mafi muhimmanci fiye da tara dukiya.	1	2	3	4	5
ESC11	Kasancewa ta maicin gashin kai na shi ne samun gamsuwar ta.	1	2	3	4	5

Sashe C: Gogewa ga Harkokin Kasuwanci

Ababen da suka biyo sune na gogewar ki ga harkokin kasuwanci wanda zai iya zama wajibi ne don samu nasara ga kasuwanci nki. Ki karanta a hankali da kuma nuna zabi nki ta hanyar nuna lambar da ta dace da ra'ayinki a cikin teburin da aka tsara. Kar kiya amfani da abinda ba ra'ayinki ba. A kwai alamomin da akayi amfani dasu don nuna ra'ayinki kamar haka: SD (sam ban amince ba), D (Ban amince ba), N (baruwana), A (Na amince), da kuma SA (Na amince sosai).

S/N	Abubuwa	SD	D	N	A	SA
Dabaru						
ESG1	Na kayyade tsawon lokacin al'amurran da suka shafi, matsaloli ko damar da ke iya turgowa.	1	2	3	4	5
ESG2	Ina sane da inda masana'anta ta fuskanta, a cikin masa'antu da kuma yadda canje-canje ke tasiri a cikin kasuwanci na.	1	2	3	4	5
ESG3	Na bada muhimmanci ga aiki ta yadda zai dace ga samun nasarori da na sanya a gaba	1	2	3	4	5
ESG4	Na tsara kasuwanci na don ya cimma manufofin masu nisa da na sa a gaba.	1	2	3	4	5
ESG5	Na tsara sababbin dabaru do su da ce da doganyen manufofin kasuwanci na.	1	2	3	4	5
ESG6	Na tantance da kuma danganta gajere manufofi nay au da kullum don su da ce da manufofin kasuwanci na.	1	2	3	4	5
ESG7	Na saka idanu don ganin cin gaban dabarun da na sa a gaba.	1	2	3	4	5
ESG8	Ina kimanta sakamakon dabarun kasuwanci da na sa a gaba.	1	2	3	4	5
ESG9	Na kayyade dabarun aiki ta yin la'akari da halin riba da kuma amfanin da zan iya samu.	1	2	3	4	5
Nacewa						
ECM1	Ina sadaukar da kaina domin yin aikin kasuwanci na.	1	2	3	4	5
ECM2	Na ki barin kasuwanci na tabarbare.	1	2	3	4	5
ECM3	Ina da wani karfi na musamman na tafiyar da kasuwanci na.	1	2	3	4	5
ECM4	Ina aikata duk abinda ya dace don cimma dogoyen manufofin kasuwanci na.	1	2	3	4	5
Ra'ayi na						
ECP1	Nakan dauki kasadar da ke da alaka da kasuwanci na.	1	2	3	4	5

ECP2	Na saka idanu don samu ci gaba zuwa manufofin da ke da kasada a cikin kasuwanci na.	1	2	3	4	5
ECP3	Na dubi tsoffin matsaloli ta sababbin hanyoyi.	1	2	3	4	5
ECP4	Na gano sababbin dabaru.	1	2	3	4	5
ECP5	Na kan bibiyi sababbin matsaloli da damar da na ke da ita.	1	2	3	4	5
ECP6	Na fahimci da al'amuran da ke bukatar natsuwa da lura.	1	2	3	4	5
ECP7	Ina iya fassara ra'ayoyi da lura a cikin kasuwanci na.	1	2	3	4	5
Dama						
EPT1	Na gane da kaya da kuma ayyuka kyawawa bisa ga bukatar abokan ciniki na.	1	2	3	4	5
EPT2	Zan iya gane abinda abokin ciniki na ke bukata.	1	2	3	4	5
EPT3	Na rayayye nemi kayayyakin ko ayyuka da samar da hakikanin amfani ga abokan ciniki.	1	2	3	4	5
EPT4	Ina kokarin samar hanyoyin da sazu kawo habaka ga kasuwanci na.	1	2	3	4	5
Tsarawa						
EGZ1	Na tsara hanyoyin gudanar da kasuwanci na.	1	2	3	4	5
EGZ2	Na tsaro ababe da dama da za su samar da ci gaban kasuwanci na.	1	2	3	4	5
EGZ3	Na tabbatar da cewa kasuwanci nan a gudana kamar yadda na tsara.	1	2	3	4	5
EGZ4	Na shirya kayan aiki da zan yi amfani dasu kamar (ma'aikata, injin, kudi, da dai sauransu).	1	2	3	4	5
EGZ5	Na tsara ayyuka kasuwanci na.	1	2	3	4	5
EGZ6	Na kan kula da aikin da ma'aikata na ke gudanarwa.	1	2	3	4	5
EGZ7	Na shirya ma'aikata na don yin aiki.	1	2	3	4	5
EGZ8	Na kan jagoranci ma'aikata na.	1	2	3	4	5
EGZ9	Na kan karfafa guiwar ma'aikata na.	1	2	3	4	5
EGZ10	Na ka rarraba aiki ga ma'aikata na kamar yadda ya kamata.	1	2	3	4	5
Dangantaka						
ERP1	Na samar da dangantaka mai kyau da mutane na.	1	2	3	4	5
ERP2	Na kan yi shawara da mutane akan harakar kasuwanci na.	1	2	3	4	5
ERP3	Na kan yi hulɗa tare da wasu a cikin kasuwanci na.	1	2	3	4	5
ERP4	Na tsare tuntubar abokan hujda ta don jawo su ga jiki na.	1	2	3	4	5
ERP5	Na kan tuntubi aboka kasuwanci na yadda ya kamata.	1	2	3	4	5

Sashe D: Fuskantarwa akan Harkokin Kasuwanci

Ababe da su ka biyo sune na fuskantarwa akan harkokin kasuwanci wanda zai iya zama wajibi ne don samu nasara ga kasuwanci nki. Ki karanta a hankali da kuma nuna zabi nki ta hanyar maka lambar da ta dace da ra'ayinki a cikin teburin da aka tsara. Kar kiya amfani da abinda ba ra'ayinki ba. A kwai

alamomin da akayi amfani dasu don nuna ra'ayinki kamar haka: SD (sam ban amince ba), D (Ban amince ba), N (baruwana), A (Na amince), da kuma SA (Na amince sosai).

S/N	Abubuwa	SD	D	N	A	SA
ERT1	Ina daukar kasada ta shiga kasuwanci da ba ni da tabbacin.	1	2	3	4	5
ERT2	Na yarda da zuba jari mai yawa da lokaci ko kudi a kan wani abu da zai kawo riba mai yawa.	1	2	3	4	5
ERT3	Ina kokarin daukar mataki ga ababen da ke da kasada.	1	2	3	4	5
ENV1	Sau da yawa ina gwada sabin da m ayyukan da suke ba hali amma ba dole ba ne su kansance masu kasada ba.	1	2	3	4	5
ENV2	A gabadaya, na fi son mai karfi girmamawa a kan musamman, daya-daga-a irin, maimakon revisiting kokarin da gaskiya fuskanci amfani da.	1	2	3	4	5
ENV3	Na fi so in gwada kaina musamman a lokacin koyon sabon abu, maimakon yin shi ta hanyar kwaikwaya.	1	2	3	4	5
ENV4	Na yarda da gwada abubuwa da kula da usulin matsala da warware ta maimakon yin amfani da hanyoyin d wasu ke amfani da su wajen magance matsalolin.	1	2	3	4	5
EPR1	Yawancin lokaci, ina daukar mataakai akan matsaloli, ko bukatun, ko canje-canjen da ke tuskowa.	1	2	3	4	5
EPR2	Na kan tsara abubuwa kafin lokacin ya yi.	1	2	3	4	5
EPR3	Na fi so in dauki mataki na gani cewa abubuwa na faruwa maimakon jira wani ya aikata mani wannan abin.	1	2	3	4	5

Sashe E: Al'adu

Ababen da suka biyo sune abubuwa na al'adu wanda zai iya zama wajibi ne don samu nasara ga kasuwanci nki. Ki karanta a hankali da kuma nuna zabi nki ta hanyar maka lambar da ta dace da ra'ayinki a cikin teburin da aka tsara. Kar kiyi amfani da abinda ba ra'ayinki ba. A kwai alamomin da akayi amfani dasu don nuna ra'ayinki kamar haka: SD (sam ban amince ba), D (Ban amince ba), N (baruwana), A (Na amince), da kuma SA (Na amince sosai).

S/N	Abubuwa	SD	D	N	A	SA
CIC1	Jin dadin ma'aikata na shine burin da na sa'a gaba fiye da jin dadi na.	1	2	3	4	5
CIC2	Yin nasarar ma'aikatana shine burin da na sa'a gaba fiye da yin nasara na	1	2	3	4	5
CIC3	Abu mai muhimmanci a gare ni shi ne in samu karbuwa ga ma'aikata na.	1	2	3	4	5
CIC4	Ya ka mata ma'aikata na su kiyaye da jin dadi su kafin na abokan aikinn su.	1	2	3	4	5
CIC5	Ma su gudanar jagoranci kasuwanci su tabbatar da hadin kan ma'aikatan su, ko da abin zai shafi na su bakatu.	1	2	3	4	5
CIC6	Ya kamata yan kasuwa ya daina burin domin amfana da nasara ma'aikata.	1	2	3	4	5
CUA1	Ina sa ran ma'aikata na a hankali su bi umurnin da hanyoyin da aka tsara.	1	2	3	4	5

CUA2	Yana da kyau a yi dokoki da ka'idoji domin shi ne zai shirya da ma'aikata a kan abin da ce.	1	2	3	4	5
CUA3	Fitatun ka'idodi aiki su ne masu taimakawa ma'aikata a kan aiki.	1	2	3	4	5
CUA4	Umurni na gudanar aiki na da muhimmanci ga ma'aikata na.	1	2	3	4	5
CUA5	Yana da muhimmanci a yi aiki da bukata da umurnin da aka tsara daga cikin daki-daki dōmin ma'aikata su san abin da ake sa ran su yi.	1	2	3	4	5
CMF1	Tarurruka yawanci more yadda ya kamata gudu a lōkacin da suka jagoranci da maza.	1	2	3	4	5
CMF2	Yan a da muhimmanci ga maza su sami kwararren aiki fiye da mata.	1	2	3	4	5
CMF3	Maza yawanci suna warware matsaloli tare da tunani mai ma'ana, alhali kuwa mata suna warware matsaloli nsu batare da dogon nazari ba.	1	2	3	4	5
CMF4	Daukar mataki kai tsaye shine halin maza, kuma shine ake bukata wajen warware matsalolin a wurin aiki.	1	2	3	4	5
CMF5	Yafi kyau a samu maza da babban matsayi fiye da mata.	1	2	3	4	5
CPD1	Ya kamata yan kasuwa su yi amfani da karfin mulki don yanke shawara ba tare da tuntubar ma'aikata ba.	1	2	3	4	5
CPD2	Wajibi ne ga yan kasuwa su yi amfani da ikon da suke da shi a lokacin hukunta ma'aikata nsu.	1	2	3	4	5
CPD3	Ya kamata yan kasuwa su kauce neman ra'ayi daga ma'aikata su.	1	2	3	4	5
CPD4	Yakamata yan kasuwa su kauce wa tuntubar ma'aikatansu in ba lokacin aiki ba.	1	2	3	4	5
CPD45	Ya kamata ma'aikata su yi amfani da dokokin aiki.	1	2	3	4	5
CPD6	Kada yan kasuwa su wakilta ma'aikata ga aiki mafi muhimmanci.	1	2	3	4	5

Na gode maki ga damar da kika bani na amsar wannan tambayoyi.

Appendix C

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	18.007	21.960	21.960	18.007	21.960	21.960
2	4.877	5.948	27.908	4.877	5.948	27.908
3	3.239	3.950	31.858	3.239	3.950	31.858
4	2.347	2.863	34.720	2.347	2.863	34.720
5	2.312	2.819	37.540	2.312	2.819	37.540
6	2.201	2.684	40.224	2.201	2.684	40.224
7	2.017	2.460	42.684	2.017	2.460	42.684
8	1.846	2.251	44.935	1.846	2.251	44.935
9	1.783	2.175	47.110	1.783	2.175	47.110
10	1.641	2.002	49.111	1.641	2.002	49.111
11	1.592	1.942	51.053	1.592	1.942	51.053
12	1.471	1.794	52.847	1.471	1.794	52.847
13	1.420	1.731	54.578	1.420	1.731	54.578
14	1.360	1.659	56.237	1.360	1.659	56.237
15	1.320	1.610	57.846	1.320	1.610	57.846
16	1.234	1.505	59.351	1.234	1.505	59.351
17	1.196	1.459	60.810	1.196	1.459	60.810
18	1.142	1.393	62.203	1.142	1.393	62.203
19	1.114	1.359	63.562	1.114	1.359	63.562
20	1.059	1.291	64.853	1.059	1.291	64.853
21	1.040	1.269	66.122	1.040	1.269	66.122
22	1.000	1.220	67.341	1.000	1.220	67.341
23	.981	1.197	68.538			
24	.928	1.132	69.670			
25	.890	1.085	70.755			
26	.864	1.054	71.809			
27	.827	1.009	72.818			
28	.816	.995	73.813			
29	.771	.940	74.753			
30	.767	.936	75.688			
31	.751	.916	76.604			
32	.729	.889	77.493			

33	.693	.845	78.338
34	.689	.840	79.177
35	.665	.811	79.989
36	.660	.805	80.794
37	.637	.776	81.570
38	.625	.763	82.333
39	.609	.743	83.076
40	.584	.712	83.787
41	.582	.710	84.498
42	.553	.675	85.172
43	.513	.626	85.798
44	.499	.608	86.406
45	.495	.603	87.010
46	.480	.586	87.595
47	.470	.574	88.169
48	.469	.572	88.741
49	.449	.548	89.289
50	.439	.536	89.825
51	.427	.521	90.345
52	.419	.511	90.857
53	.414	.504	91.361
54	.384	.468	91.829
55	.370	.451	92.280
56	.361	.441	92.721
57	.357	.435	93.156
58	.338	.413	93.568
59	.327	.399	93.967
60	.315	.384	94.351
61	.306	.373	94.724
62	.303	.369	95.093
63	.290	.353	95.446
64	.281	.342	95.788
65	.273	.333	96.121
66	.264	.321	96.442
67	.249	.304	96.746
68	.241	.294	97.040
69	.237	.289	97.329
70	.220	.268	97.597

71	.213	.260	97.857			
72	.210	.256	98.113			
73	.203	.247	98.361			
74	.194	.236	98.597			
75	.182	.222	98.819			
76	.169	.206	99.025			
77	.164	.200	99.226			
78	.139	.170	99.396			
79	.137	.167	99.563			
80	.132	.161	99.724			
81	.122	.149	99.873			
82	.104	.127	100.000			

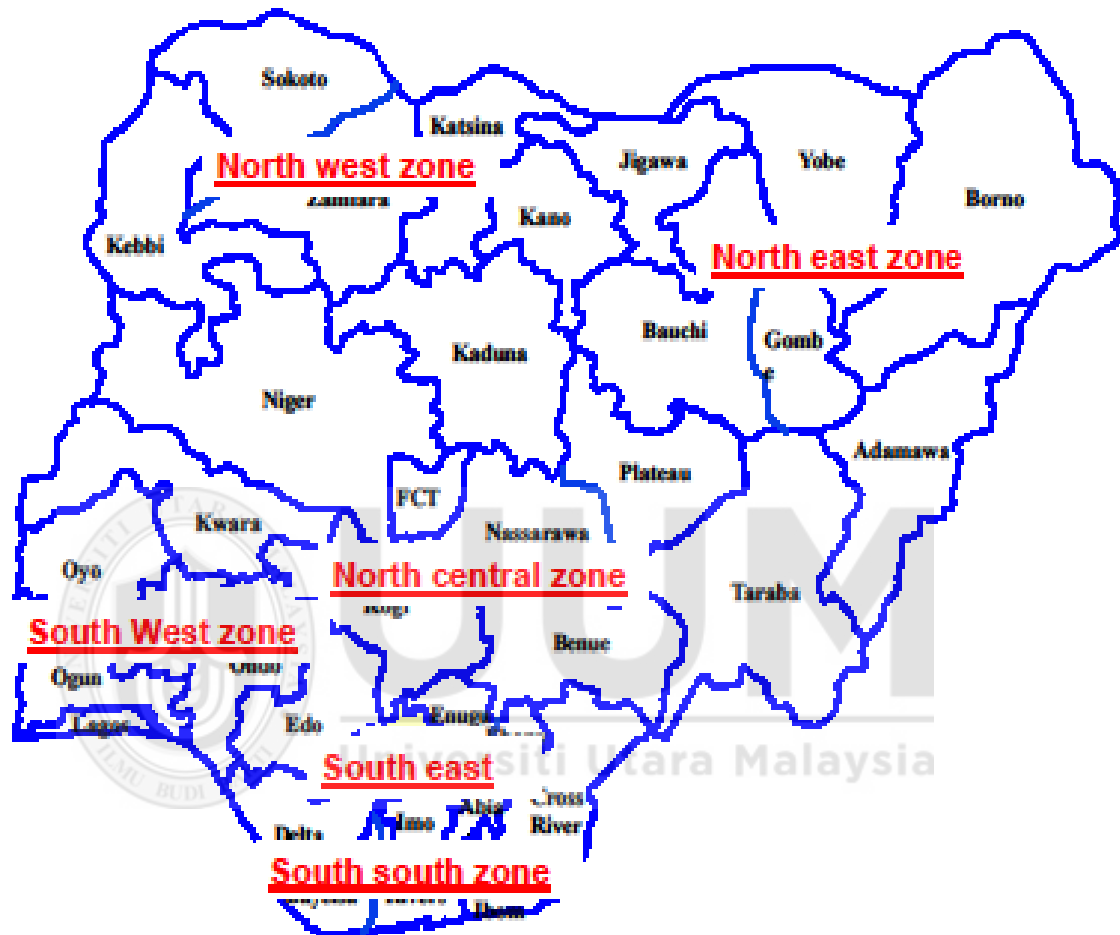
Extraction Method: Principal Component Analysis.



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Universiti Utara Malaysia

Appendix D

Map of Nigeria Showing the Six Geo-political Zones



Appendix E

Measurement Instrument Validation

List Experts that Validate the Research Instrument

(i). Dr Abdullah Hassan Gorondutshe

College of Business,

Universiti Utara Malaysia.

UUM Sintok, Malaysia.

(ii). Dr Salisu Isyaku Tsauri

Entrepreneurship Development Center,

Umaru Musa Yar'adua University,

Katsina, Nigeria.

(iii). Dr Muhammed Nura Ibrahim Naala

Department Of Business Management,

Federal Polytechnic,

Kaura Namoda,

Zamfara, Nigeria

