



**UNIVERSITI PUTRA MALAYSIA**

***ANTECEDENTS INFLUENCING ENTREPRENEURIAL ACTIVITY AND  
POVERTY IN NIGERIA***

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**FEP 2018 52**



**ANTECEDENTS INFLUENCING ENTREPRENEURIAL ACTIVITY AND  
POVERTY IN NIGERIA**

By

**IDRIS BASHIR BUGAJE**

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia  
in Fulfillment of the Requirements for the Degree of Doctor of Philosophy**

**November 2018**

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## **DEDICATION**

With a deep sense of appreciation and gratitude, I dedicate this work to my parents and family. My father Bashir M. Bugaje and my mothers, Aisha D. Danja, Prof. Mairo A. Bugaje, Amina Ladan who have supported me all my life.

To my wife, Umm Kulthum and my two lovely sons (Zubair and Bashir) for their love and patience they have shown throughout this journey.



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment of the requirement for the degree of Doctor of Philosophy

## **ANTECEDENTS INFLUENCING ENTREPRENEURIAL ACTIVITY AND POVERTY IN NIGERIA**

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**November 2018**

**Chairman : Associate Professor Azmawani Abd. Rahman, PhD**  
**Faculty : Economics and Management**

Despite Nigeria's high entrepreneurial activities, poverty statistics are still very high (69%). The North West states have the highest level of poverty from a multidimensional approach in which studies so far have failed to view poverty from a multidimensional angle which reflects a more comprehensive picture of individuals living in poverty. The Nigerian populations are financially excluded with about 65% excluded from the formal financial system. Despite this, there are limited studies on informal sector financing particularly in entrepreneurship while the informal sector in Nigeria is predominant. The available researches on self-efficacy and entrepreneurial capacity rely on its effect on entrepreneurial intention rather than behavior. Furthermore, national culture studies are mainly centered on comparing two or more countries, limited studies compared regions or state in regions in a single country. Given the above, the study seeks to examine the impact of antecedents of entrepreneurial activity on poverty reduction in States in the North –West geopolitical zone of Nigeria. The study samples are three hundred and eighty-seven (387) informal entrepreneurs in North-West Nigeria. Primarily, the study employed the quantitative method which was supported by the qualitative method to enrich the results. Data for the study was collected using questionnaires and interviews. The study found a significant positive relationship between finance availability and entrepreneurial activities. Similarly, even though finances are considered one of the major problems of entrepreneurs, it was however found that the major problem with businesses in distress is related to lack of capabilities. Furthermore, the study revealed a significant negative relationship between entrepreneurial activities and poverty. In light of the findings, the study recommends that finances must be made available to small business for their growth through formal institutions by reducing collateralization, interest rate and the paperwork involved for the informal sector. Thus, group lending should be encouraged to allay fear of defaulters. Similarly, there is a need to have business clinics all over the regions to reduce the number of business failures. Entrepreneurial education and skill training in junior and senior secondary school curricula should be

adopted to improve on the capacity of entrepreneurs. Furthermore, in order to increase entrepreneurial activities that will reduce poverty, policymakers should ensure adequate training for informal entrepreneurs and provide accessibility to finances to them. Hence, businesses that are more of opportunity based rather than necessity based should be encouraged. Meanwhile, the differences in the national culture in the states suggest that some states are more entrepreneurial than the others as such policymakers should make policies to improve the entrepreneurial spirit of states with negative culture on entrepreneurship. Policymakers should create awareness to the entrepreneurs on the importance of differentiating between consumption for household and business funds. Policy makers, religious bodies and non-governmental organizations (NGOs) should create awareness or campaign on the challenges of having a very large household, and the potential poverty trap should be emphasized to entrepreneurs and potential entrepreneurs.



Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

## **PENDAHULUAN YANG MEMPENGARUHI AKTIVITI KEUSAHAWANAN DAN KEMISKINAN DI NIGERIA**

Oleh

**IDRIS BASHIR BUGAJE**

**November 2018**

**Pengerusi : Profesor Madya Azmawani Abd. Rahman, PhD**  
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Walaupun Nigeria mengamalkan aktiviti keusahawanan yang aktif, kadar kemiskinan di negara ini adalah masih tinggi, iaitu 69%. Kawasan di negeri-negeri utara-barat Nigeria mencatat kadar kemiskinan tertinggi berdasarkan pendekatan multidimensional di mana kajian sebelum ini tidak dapat menyatakan dengan jelas dari sudut multidimensional mengenai gambaran jelas dan menyeluruh tentang individu yang hidup dalam kemiskinan yang tegar. Kira-kira 65% dari populasi di Nigeria tidak dapat dinyatakan di dalam sistem kewangan rasmi negara. Hal ini merupakan kelemahan kepada perniagaan yang dijalankan, kerana aktiviti pemberhentian dalam menjalankan perniagaan akan memberi kesan buruk terhadap akses kewangan individu. Selain daripada itu, kajian terhadap kredit mikro di dalam sektor keusahawanan juga didapati terhad. Kajian lepas mendapati bahawa akses kewangan dan kebolehan perniagaan di Nigeria memberi fokus yang lebih terhadap sektor formal manakala sektor tidak formal adalah didapati tidak dominan. Kajian mengenai keberkesanan diri dan kapasiti keusahawanan mendapati ia bergantung kepada niat keusahawanan itu sendiri berbanding tingkah laku. Tambahan lagi, kajian lepas terhadap budaya nasional adalah terhad kepada perbandingan di antara dua negara atau lebih. Berdasarkan penerangan di atas, kajian ini dijalankan untuk mengkaji impak aktiviti keusahawanan terhadap penurunan kadar kemiskinan di negeri-negeri utara-barat geo-politik Nigeria. Sampel kajian adalah sebanyak tiga ratus lapan puluh tujuh (387) usahawan tidak formal di negeri utara-barat Nigeria. Secara amnya, kajian ini menjalankan teknik kuantitatif, dengan di sokong oleh teknik kualitatif. Data kajian dikumpulkan dengan penggunaan soalan borang soal kaji selidik dan temuduga. Kajian ini merumuskan bahawa terdapat hubungan positif di antara ketersediaan kewangan dan aktiviti keusahawanan. Di samping itu, dapatan kajian juga merumuskan bahawa ketidaksediaan kebolehan-kerja juga menyumbang kepada masalah terbesar terhadap tekanan perniagaan. Tambahan lagi, kajian ini juga mendapati terdapat hubungan negatif-signifikan di antara aktiviti keusahawanan dan kadar kemiskinan. Sebagai kesimpulan penemuan, kajian ini mengesyorkan bahawa

sumber kewangan yang formal perlu disediakan terhadap peniagaan secara kecil-kecilan dengan menurunkan kadar kolateralisasi, kadar bunga dan kertas kerja berkaitan sektor tidak formal. Oleh itu, teknik pinjaman kewangan secara berkumpulan perlu digalakkan untuk membasmi kelalaian pembayaran balik pinjaman. Selain itu, klinik perniagaan perlu dilaksanakan di seluruh negara bagi membantu menurunkan kadar kegagalan dalam menjalankan perniagaan. Pendidikan keusahawanan dan latihan kemahiran kepada murid-murid sekolah rendah dan menengah juga perlu dilaksanakan bagi menambah kapasiti usahawan pada masa hadapan. Seterusnya, pihak pengemudi dasar negara perlu memastikan kecukupan latihan dan bantuan kewangan kepada usahawan tidak formal sebagai tindakan bagi meningkatkan aktiviti keusahawanan di negara ini. Di samping itu, galakan terhadap perniagaan berdasarkan peluang perlu lebih diberikan perhatian berbanding perniagaan berdasarkan keperluan. Perbezaan budaya nasional berdasarkan negeri-negeri menemukan segelintir negeri mempunyai tahap keusahawanan yang tinggi. Oleh itu, pihak pengemudi dasar negara perlu menggubal polisi bagi tujuan membantu meningkatkan semangat keusahawanan di negeri-negeri yang menunjukkan budaya keusahawanan negatif. Pengemudi dasar negara juga perlu menerapkan nilai kesedaran terhadap kepentingan ilmu mengenai perbezaan penggunaan wang terhadap tabung modal perniagaan dan perbelanjaan isi rumah. Selain itu juga, pengemudi dasar negara, badan agama dan pertubuhan bukan kerajaan (NGO) juga perlu bersama-sama dalam usaha mewujudkan kesedaran dan kempen terhadap cabaran mengenai hal jumlah isi rumah yang terlalu besar, yang menjadi perangkap kepada potensi kemiskinan kepada usahawan dan bakal usahawan di negara ini.



## ACKNOWLEDGEMENTS

Alhamdulillah, first and foremost, All thanks and praises to Allah (S.W.T) who have ordained for me to see this day, the completion of this thesis. This would have been an impossible task without His grace and favors.

My supervisor, Assoc. Prof Dr. Azmawani Abd Rahman, my source of inspiration and motivation in this journey, I am indebted for your support, patience, guidance, and critique, this journey would not have been possible or complete without you. Thank you for all that you have done.

To my co-supervisors, Assoc. Prof Dr. Rusmawati Said and Assoc. Prof Dr. Ho Jo Ann, my sincere appreciation for your continued contributions and support. The advice, suggestions, constructive criticisms, recommendations, and commendations were pillars to the success of this work. Similarly, this thesis will not be complete without the valuable contribution of both the internal and external examiners. I thank you all.

I am deeply indebted to my family, particularly my father and mothers for all they have done for me, all I can say is may Allah reward you with Jannatul Firdaus. My late grandparents, My uncles, and Aunts; Dr. Usman Bugaje, Prof Idris M. Bugaje, Eng. Bello Bugaje, Alhaji Kabir Bugaje, Dr. Hauwa Bugaje, Maman Yasmin and so many others that due to lack of space I cannot mention all, I thank you for all your encouragement, advice and prayers. Jazakallahu bi khair. To my siblings, thank you for your patience and encouragement.

Umm Kulthum and the two minions (Zubair and Bashir), this whole journey will not be successful if not for your patience, perseverance, affection shown to me during my trying times. I cannot thank you enough, may Allah bless you.

Many thanks to my research mates and friends, Ahmad Bugaje, Dr. Chindo, Dr. Maji, Dr. Waziri, Dr. Shamsudeen, Dr. Hamisu, Dr Auwal Tilde, Dr. Umar Tilde and so many that I could not mention. My friends back home; Dr. Mohammed Zubair and co, Auwal and co, Musty Bugaje, Lukman and all of my cousins. Thank you for your advice, encouragement, and support.

The contribution of the staff of SMEDAN in the completion of this thesis is very significant, particularly Moshood Lawal, Maryam Safana, Shuaibu Haruna, I would like to thank you for all the help rendered.

In the course of my data collection, I had a lot of assistance in the states I visited, and I would like to thank Prof Fatima Batul (Vice-Chancellor, Federal University Dutse), Ahmed Turaki, Alh. Siraj, Yahaya, Waheed, Aminu, Nasiru, Jamilu Adamu, Dr. Bala Magaji, Dr. Nasiru Abdullahi, Abubakar Adamu, Shuaibu Haruna. Thank you for your kind gestures.



This thesis was submitted to the Senate of the Universiti Putra Malaysia and has been accepted as fulfillment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

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## LIST OF ABBREVIATIONS

ATF	Access to finance
BC	Business capability
SMEDAN	Small and Medium Enterprises Agency of Nigeria
NDE	National Directorate of Employment
NAPEP	National Poverty Eradication Programme
ITF	Industrial Training Fund
EDC	Entrepreneurship Development Centre
YES	Youth Entrepreneurship support
SME	Small and medium enterprises
MSME	Micro Small and medium enterprises
GEM	Global Entrepreneurship Monitor
TEA	Total Entrepreneurial activity
NBS	National Bureau of Statistics
OPHI	Oxford Poverty and Human Development Initiative
UNDP	United Nations Development Programme
EO	Entrepreneurial Orientation
ROSCAs	Rotating Savings and Credits Associations
ASCAs	Accumulating savings and credits associations
PD	Power distance
IND	Individualism
UA	Uncertainty avoidance
MAS	Masculinity
PBC	Perceived Behavioral Control
EEP	Entrepreneurship Education Programs
RBT	Resource Based Theory
OECD	Organization for Economic Cooperation and Development
PLS-SEM	Partial Least Square Structural Equation Modelling

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 Introduction**

This section describes briefly an overview of the study and highlight the main reason why this study is necessary. Furthermore, the main objectives of the study are identified and both the practical and theoretical significance of the study is stated. This section also highlights the flow of the remaining sections.

#### **1.2 Background to the study**

This section is divided into four sections, and the first section discusses the concept of entrepreneurship, the second sections highlight the challenging issue of poverty, the third sections describe the area of the study (Nigeria) and the final sections explain the inter-relationship between the three sections.

##### **1.2.1 Entrepreneurship**

Entrepreneurship as a concept has eluded any one single generally accepted definition. Previous researches have not been able to come up with a generally accepted definition of entrepreneurship, and this has created an obstacle in identifying an exact metric for measuring entrepreneurship. While several definitions of entrepreneurship exist the researcher intends to adopt the definition provided by Global Entrepreneurship Monitor (GEM). It defined entrepreneurship as any serious attempt at starting up a new business or new venture creation that will lead to self-employment, or an expansion of an existing business by an individual, a team of individuals or an established business (Singer, Amorós, & Moska, 2015).

There are two forms of entrepreneurship, formal and informal entrepreneurship (Thai & Turkina, 2014). Formal entrepreneurship involves where an individual is actively engaged in setting up or managing an enterprise which is aimed at producing product or services or the sales of this product or services which are legal in all respect and also registered (Thai & Turkina, 2014). However, informal entrepreneurship involves a situation where an individual is actively engaged in setting up or managing an enterprise which is aimed at producing product or services or the sales of this product or services which are legal in all respect besides the fact that the business is not registered (Thai & Turkina, 2014).

The main types of entrepreneurial ventures are categorized into two, profit-oriented and social entrepreneurship. The profit-oriented entrepreneurship is also classified as innovative-driven enterprises and small and medium enterprises. The innovative-

driven enterprises are mainly focused on global markets and are innovative while small medium enterprises are centered on addressing the local and regional markets and might not necessarily be innovative (Aulet & Murray, 2013). On the other hand, social entrepreneurship is mainly concerned with developing innovative solutions that could aid societal most adverse problems (Hechavarría & Welter, 2015).

The importance of entrepreneurship on employment generation and poverty reduction has become topical in general economic development strategies of emerging economies. This, generally, is because there is a consensus among scholars that there exists a significant relationship between entrepreneurship and economic performance. Therefore, in the last few decades, researchers in emerging economies have paid considerable attention to the role of entrepreneurship in productivity, employment, economic and social development (Egwu, 2014). Entrepreneurship has created many jobs all over the globe, despite the high number of jobs 80% of entrepreneurs all over the world are hoping to generate even more jobs (Kelly, Singer & Herrington, 2016). Similarly, two-thirds of the world adult population is of the opinion that entrepreneurship is a better option than employment (Kelly et al. 2016).

### **1.2.2 Poverty**

Poverty is not a new concept, as far back as early 1900, many studies examine poverty such as the work of Charles Booth “The life and labor of the people of London” and that of Seebom Rowntree in the early 19<sup>th</sup> century. Poverty definitions are somewhat diverse, as there are many definitions of the concept. Yuan & Xu, (2015) describe poverty into two classifications, absolute and relative poverty; they went further to say that individual is poor if the household expenditure per capita for that individual equal or lower the international and national poverty line. The international line which is of concern is when the consumption of household is lower than \$1.00 or \$1.50 a day (Yuan & Xu, 2015). However, Sen, (1983) argued poverty could not be seen as just a problem of inequality, measuring poverty through a line will not give an exact accuracy of the term.

Thus, the argument towards what constitutes poverty can be well said for many developed countries to have little poverty by this dimension. As such, it is imperative that a more elaborate and dimension of the definition of poverty should be accepted, in 1995 at a world conference a more elaborate definition emerge as deprivation with regards to the basic need of any human (Noble, Ratcliffe, Michael, 2004).

Adeyemi, Ijaiyya & Raheem (2009) opined that poverty arises from lack of material well-being, coupled with other factors such as psychological anguish, lack of independence towards choice or action, insecurity, social isolation amongst others. Poverty, as defined by the UNDP, has to do with deprivation in three dimensions, which are educational indicators, health indicators and Living indicators (Kovacevic & Calderon, 2014). The measurement of poverty before 2015 internationally was pegged at \$1.25, however, in 2014, the release of purchasing power parity conversion

rate pegged the international line to be at \$1.90. The measurement of poverty trend requires that a line is drawn to be measured all over the globe. Although this line could seem to be high in some regions than others (World Bank, 2017).

One of the goals of Sustainable development goals (SDP) is to eradicate poverty all over the globe (World Bank, 2017). However, despite stride in the global effort in poverty eradication, close to a billion people are multidimensional poor (Oxford Poverty and Human Development Initiative, 2016). The Sub-Saharan region of Africa is the only region in which poverty in relation to proportion has not fallen, it has always been rising, and the worst affected are the poorest (Alpay, 2007). The Sub-Saharan region is populated with roughly about a billion people, and it is estimated that about five hundred million people are poor in the region which constitutes about 47% of its population (World Bank, 2017).

The consequences of poverty in any country are plagued, the problems are mainly socio-economic challenges which include unemployment, religious crisis, riots, militancy and even insurgency (Oghojafor et al., 2011; Raimi et al., 2015; Egwu, 2014; Okpara, 2011). These challenges are quite significant to any country saddled with a high poverty rate. One of the tools used in tackling poverty all over the globe is by supporting entrepreneurial ventures. Entrepreneurship has been considered an essential element not only the productivity of a nation but also in employment generation, economic development and poverty reduction (Egwu, 2014).

### **1.2.3 Nigeria**

Nigeria independence from Britain was in 1960, Nigeria became a republic in 1963. Although, the country has had several military coups. The Nigerian state is now under a democratic rule since 29<sup>th</sup> May 1999 (fourth republic). The country is divided into six geopolitical zones namely: North West, North Central, North East, South West, South East, and South-South. There are 36 states in the country. The branches of government are three; executive, legislature and judiciary. The states also have three branches of government separated by different constitutional powers. Each of the states is divided into local government, and the North Western region has the highest number of local government with 186 local governments out of 774 local government in the country. The country has about 250 ethnic groups and also about 200 languages with the major ones being Hausa, Yoruba, and Igbo (National Bureau of Statistics, 2012).

Nigeria is the most populous African country with about 182 million people in 2015 (World Bank, 2016). The country is situated in West African region, bordered by Benin, Niger, Cameroon, Chad republic and it coast lies in the Gulf of Guinea. Nigeria is blessed with abundant natural resources notably natural gas, crude oil, tin, iron ore, coal, limestone, zinc and other resources (National Bureau of Statistics, 2012).



Nigeria GDP after rebasing in 2014 was the largest economy in Africa with \$568 billion and the 26<sup>th</sup> largest economy in the world, in 2015 it had a drop of its GDP to \$481 Billion (World Bank, 2016). North Western part of the country is the largest regarding population; it also has the highest number of states: Kano, Kaduna, Katsina, Zamfara, Jigawa, Sokoto and Kebbi.

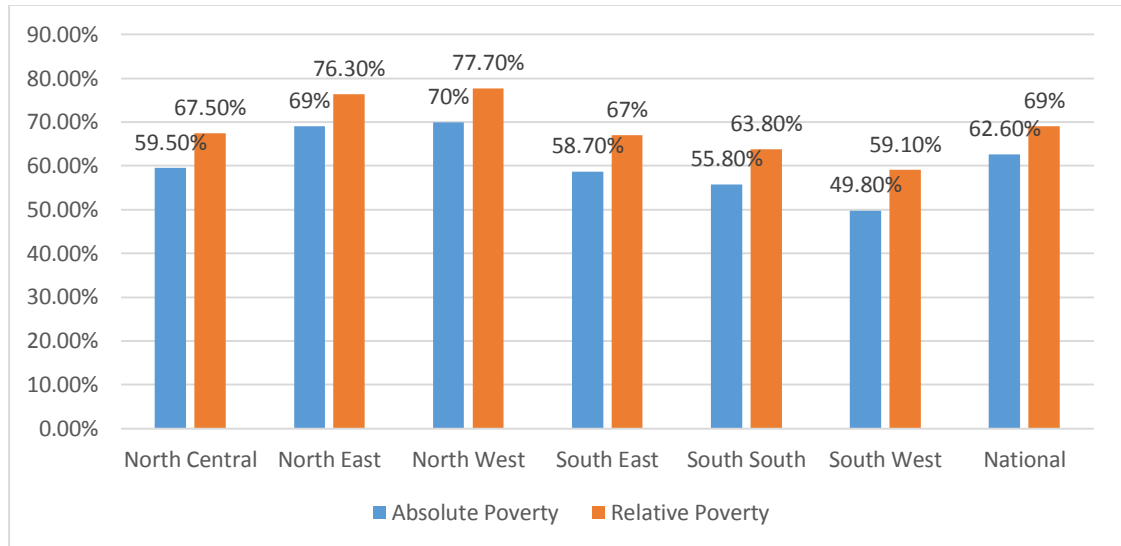
The North Western states have the largest arable land in the country, most of these states are along borders of other countries like the Republic of Niger and Benin. As such, they have served as major entry ports for centuries most especially Kano state, which is the second largest non- oil economy in Nigeria. The state has over 1.6 million Small and medium enterprises (SME) which close to about 30% is owned by women. (National Population Commission, 2010; Ministry of commerce Kano State, 2013). The North West of Nigeria has the second highest GDP value of \$34.17 billion USD, and the region also ranks the second largest about economic activities with South-South coming first comprising of mainly oil producing states (UNDP, 2009).

#### **1.2.4 Entrepreneurship and Poverty in Nigerian**

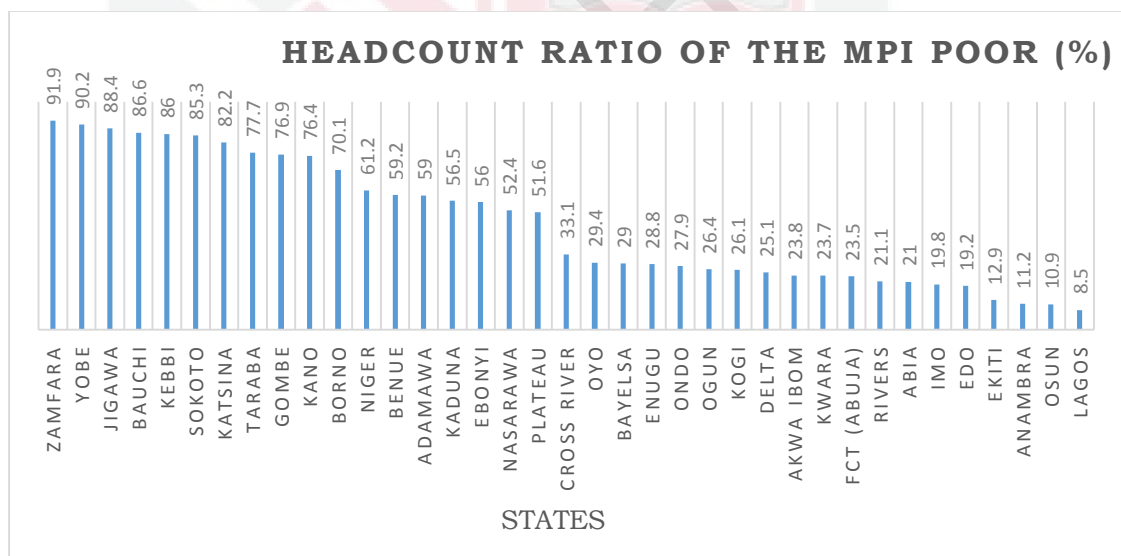
Poverty has become a challenging phenomenon in Nigeria. As of 2010, Nigeria's poverty rate stood at 69%. Also, 93.9% of Nigerians considered themselves to be poor in 2010 against 75.5% recorded in 2004 (NBS, 2012). Recently, the World Bank report has asserted that about 100 million Nigerians are living below the poverty line (USAID, 2015). The report on poverty distribution across Nigeria had shown that more than 70% of the population of the 7 States in the North –West geo-political zone are living below poverty line (National Bureau of Statistics, 2012; Oxford Poverty and Human Development Initiative, 2016). This may account for some of the reasons why the country is suffering from insecurity, political crises, militancy, and other social vices. Additionally the North West rank the highest regarding poverty incidences by measures of food poor, absolute poor, relative poor and dollar per day poor across the country (National Bureau of Statistics, 2012).

The figures of absolute and relative poverty in Nigeria stress how alarming the problem of poverty in the country, Figure 1.1 shows that majority of Nigerians are poor; more than 60% of the population are absolutely poor and close to about 70% are relatively poor. The North West region has the highest figures for both absolute and relative poverty with 70% and 77% respectively.

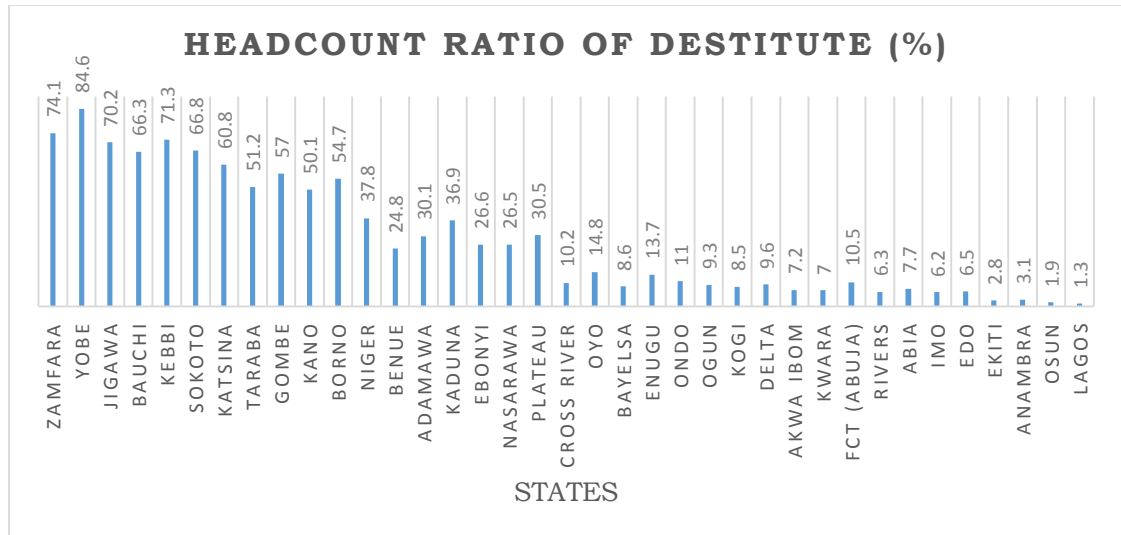
Similarly, Figure 1.2, Figure 1.3 and Figure 1.4 reaffirm the notion that the North West is plagued with poverty. The figures depict that North West states have the highest level of poverty using the multidimensional approach. These further indicate that the region is impoverished with regards to indicators such as education, health, and living standard in the country (Oxford Poverty and Human Development Initiative, 2016). In figure 1.5 four out of the seven North Western States rank among the 10 states with the highest food incidences and the North West states are ranked as number one regarding food poverty incidences.



**Figure 1.1 : Absolute and relative poverty across regions in Nigeria**  
(Source : UNDP 2013 Nigeria's MDGs Report 2013)

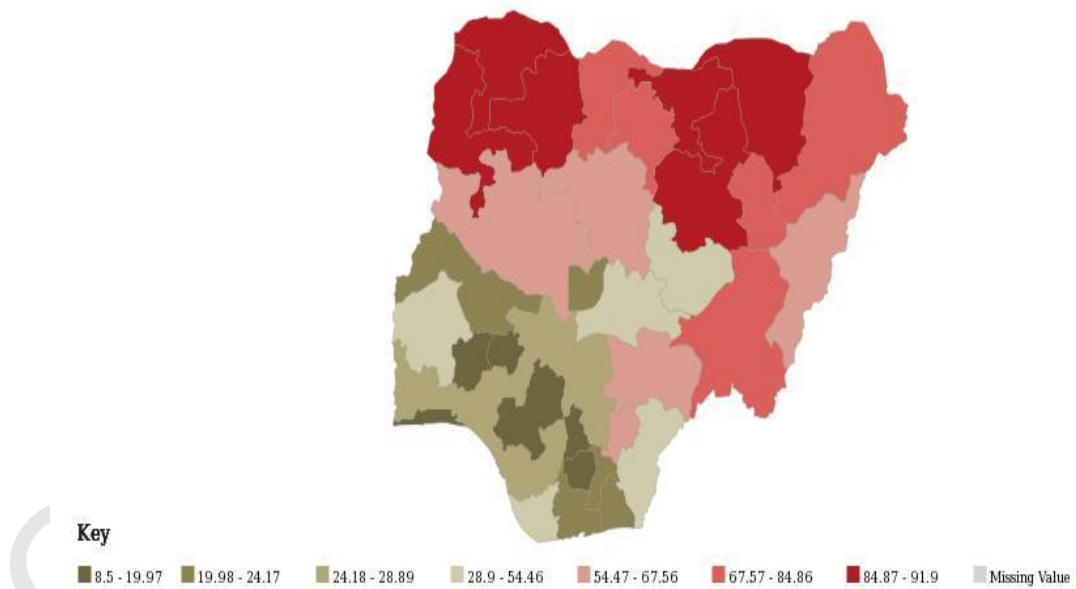


**Figure 1.2 : Headcount ratio of the MPI Poor**  
(Source : OPHI 2016)



**Figure 1.3 : Headcount ratio of Destitute**  
(Source : OPHI 2016)

Population in multidimensional poverty (H) (%) - MPI Poor - Nigeria



**Figure 1.4 : Nigeria Map by Population in Multidimensional poverty (H) (%)**  
(Source : OPHI 2016)



**Figure 1.5 : Food Poverty, Top 10 states in Nigeria**  
(Source : National Bureau of Statistics 2012)

To stem the growth of poverty in Nigeria, the Federal government has since the mid-1980s come up with various plans to support the efforts of instilling entrepreneurial culture. Agencies and programs such as the Small and Medium Enterprises Agency of Nigeria (SMEDAN), National Directorate of Employment (NDE), National Poverty Eradication Programme (NAPEP), Industrial Training Fund (ITF) are a few. It has further established an Entrepreneurship Development Centre [EDC] in each of the six geopolitical zones in Nigeria, as well as, another initiative of which is the YouWIN program. The establishment of EDC is to encourage private entrepreneurship, self-employment, job creations, income growth, poverty eradication and economic development in all the six geo-political zones of the country (Egwu, 2014). The latest initiative by the government in an attempt to tackle unemployment and poverty through the Youth Entrepreneurship support (YES) program, in which N10 billion (about \$50 million) is to be pumped into the program, where applicants will be able to access up to N5 million (\$25,000) loan at a single digit interest rate spanning for up to five years (Emejo, 2016).

Despite the importance that Nigerian policymakers attach to entrepreneurship as a veritable tool for achieving economic growth and development, a majority of Nigerians are yet to start reaping its benefits regarding employment generation and poverty reduction. It is alarming to note that more than half of the Nigerian populations are under the age of 30 years according to the National Population Commission and most of them are said to be faced with poverty, unemployment, urbanization crises, lack of capacity and skills needed to move the economy forward (GEM, 2015; UNDP, 2013). Entrepreneurship in most developing countries is least studied even though the importance of small businesses is to economic growth and development (Naudé, Gries, Wood, & Meintjies, 2008; Edoho 2015).

Entrepreneurship in India has achieved tremendously result in reducing the poverty rate through an integrated approach where all actors come together to develop the capacity for poor people which in turn gives them an entrepreneurial spirit out of poverty (Goel & Rishi, 2012). China alone through its strides has been able to reduce poverty by about 800 million from the '80s through entrepreneurship (World Bank, 2017).

Edoho (2015) stated that it is critical to acknowledge the yawning gap in the literature in Africa with regards to entrepreneurship and poverty. With the huge poverty figures in Nigeria (70%) and the high entrepreneurial activities. Although these high activities can be either necessity driven or opportunity driven, however, this necessitates a need for the study in other to come up with solutions. Additionally, it was noted that there is scanty research linking finance availability to entrepreneurship and poverty in Africa (Edoho, 2015). This quite scanty research could be a reason why there is little or no real evidence of changes in the situation the continent is, there is a yawning need to conduct researches needed to make real changes in such countries.

According to Zoltan, Laszlo & Ainsley (2017) opined that Nigeria has the highest total entrepreneurial activity in all of the Sub-Saharan Africa with but yet still the unemployment rate is rising from 7.5% to 8.2%, this rise is the third of its kind in only four quarters. In 2016 Q1 it rose to 12.1% from 10.4% in Q4 in 2015 (National Bureau of Statistics, 2016). The growths of firms are also stagnant while the rate of business discontinuity is very high in Sub-Saharan Africa which includes Nigeria. The problem to the discontinuity is mainly related to access to finances, lack of skills or capability and unprofitable ventures (Singer et al., 2015). Thus, this study is aimed at determining the antecedents that influence entrepreneurial activities in Nigerian. This could aid in influencing these factors so as further boost entrepreneurial activities in view of reducing poverty in the country.

### **1.3 Statement of the Problem**

The Vice President of Nigeria in a summit admitted that although Northern Nigeria occupies the largest landmass in the country, yet they do have the highest level of poverty, making poverty the face of Northern Nigeria (Mathias, 2015). As earlier highlighted, all poverty indices point to high poverty figures in Nigeria, particularly the North West region. This may account for some of the reasons why the country is suffering from insecurity, political crises, militancy, and other social vices.

Over half of the adult populations in Nigeria are financially excluded, this is worrisome because it shows that there is hardly any access to finance in the formal sector for this group (Triki & Faye, 2013). Enoch, (2012), Kerr & Nanda (2009) argues that access to finance is one of the challenges centered on entrepreneurship, although Sigalla & Carney (2012) opined that the aspect of Microcredit is under-researched especially in the area of Entrepreneurship. Furthermore, the formal sector well developed far ahead of the informal sector, also 65% of the active Nigerian population

are excluded from the formal financial system (Nkamnebe & Idemobi 2011; Muhammad, Dauda & Mamman 2018).

One of the main hindrances to the development of an enterprise is closely linked to his capacity. It is reiterated that business discontinuity and failure is mainly attributed to the paucity of skills (Kelly, Singer, & Herrington, 2016; UNDP, 2013). This challenge is evident in Sub-Saharan Africa where some business fail within five years of incorporation (UNDP, 2013; GEM, 2015). Furthermore, many studies are centered in the formal sector of the economy, however arguably those that have a paucity of skills in their business are mainly in the informal sector.

Studies on entrepreneurial capacity (Farhangmehr, Gonçalves, & Sarmiento, 2016; Rae & Woodier-Harris, 2013; Yousaf, Shamim, Siddiqui, & Raina, 2015) have been limited on its relationship with intention. Similarly, studies on self-efficacy (Oyugi, 2015; Zaidatol Akmaliah, 2009; Zhao, Hills, & Seibert, 2005) also is centered on its influence on entrepreneurial intention. There are limited studies on the relationship between entrepreneurial capacities, self-efficacy on entrepreneurial activities. Similarly, researchers focus more on basic business teaching rather than focus on skills that will enhance creativity, discovery, and exploitation (Sutter, Bruton, & Chen, 2018).

Existing studies concentrated more on macro-level analysis (Mair & Marti, 2007). Tobias et al., (2013) argued that there had been scanty research on the ordinary individual involved in the process of entrepreneurship because these studies focus on country-level studies or regional level studies. More so, macro data does not allow for individual level analysis which the microdata will be able to capture. Thus, this study has a shift in another direction, studying the individual involved in this process, comparing the state and community level with regards to any significant result in poverty reduction. Sutter et al., (2018) supports this claim, they argued that future studies should focus more on the individual at the micro level rather than microenterprises.

There are quite many studies on national culture and how it affects entrepreneurial activity. Of the reviewed studies to the researcher's knowledge, only four studies (Aramand, 2013; Şahin & Asunakutlu, 2014; Osoba, 2009; Urban & Ratsimanetrimanana, 2015) compared cultures of people living in a single country and its effect on entrepreneurial activity. This study also aims to fill this void of limited studies in a single country by attempting to study how national culture affect entrepreneurial activity while comparing states in the North West region of Nigeria.

There is also a lack of consistency in the result of the impact of national culture and entrepreneurship. In the study of Shane (1993), of two different years 1975 and 1980, the study found different results for each year, while individualism was positive in 1975 it was negative in 1980. Similarly, power distance was negative in 1975 and positive in 1980. However, in both years, uncertainty avoidance was found to be



negative. Thus it is imperative to study and see how all the dimensions react in a developing Sub-Saharan country like Nigeria. It is imperative to understand these dimension in an African national culture because as argued by Jan Inge & Stein, (2004) that these cultures are shattered by tradition and ethnicity. Moreover, the relationship between the dimension of power distance, masculinity, and entrepreneurial activity are very scarce (Simón-moya, Revuelto-taboada, & Guerrero, 2014).

Furthermore, from the reviewed studies on entrepreneurship and poverty, they failed to view poverty from a multi-dimensional angle. Naudé (2011) also argued that entrepreneurial studies rarely relate to poverty or inequality using multi-dimensional well-being indicators. Some studies measured poverty with household income (Samer et al., 2015; O'Brien, 2012). Tobias et al., (2013) measure poverty in terms of personal wealth and quality of life. Other studies measured poverty using the Gini coefficient and headcount growth (Yanya et al., 2013; Lippmann et al. 2005). Some studies are either qualitative or literature based (Siringi, 2011; Servet, 2016; Mair & Marti, 2007; Hilal, 2012). This study will view poverty from a multidimensional view, indicators such as living standard, education indicators, and health indicator will be used. This measurement will portray the actual state of poverty of individuals because poverty is beyond household income level alone. This study adopts the multi-dimensional indicators developed by Oxford Poverty and Human Development Initiative (OPHI) and the United Nations Development Programme (UNDP). This indicator is more robust because it takes into cognizance some indicators which are all factors in determining poverty.

The outcome of studies on entrepreneurship and poverty provides mix results. Some studies (Ali & Ali, 2013; Yanya, 2012; Yanya et al., 2013; Singer, 2006) indicate that entrepreneurship does not reduce poverty. While other studies (Ab.Hadi et al., 2013; Tobias et al., 2013; O'Brien, 2012; Paramanandam & Packirisamy, 2015) proved the contrary, these mixed findings warrant the need to introduce moderating and mediating factors to explain better the results found. The study adopted determinants are household size, education, female household head, and consumption. As this is the most used determinants as seen in the literature (Coudouel, Hentschel, & Wodon, 2002; Bogale, Hagedorn, & Korf, 2005; Mukherjee & Benson, 2003; Akerele, Momoh, Adewuyi, Phillip, & Ashaolu, 2012), this would be used to moderate the relationship with poverty.

As far as its concern, this study believes that most studies on entrepreneurship and poverty use the formal ventures (Yanya, Abdul-Hakim, & Abdul-Razak, 2013; Muhammad-Bashir Owolabi Yusuf, Nasim Shah Shirazi, 2016; Williams & Huggins, 2013; Tobias, Mair, & Barbosa-Leiker, 2013; Desai, 2009; Zoltan J. Acs, 2003; Giannetti & Simonov, 2004; Stel, Carree, & Thurik, 2005; Zwan & Sanders, 2013; Pfeifer & Sarlija, 2010; Yanya, 2012) there are not many studies on the informal sector. Dau & Cuervo-Cazurra (2014) argued that researchers least study the informal sector. A survey conducted in collaboration between Small and Medium Enterprises Developmental Agency of Nigerian (SMEDAN) and Nigeria Bureau of Statistics

(NBS) in 2013 suggest that 96% of business is not registered in Nigeria (SMEDAN, 2013).

The need for the study in the informal sector is necessary because the actors in this sector undertake their business in a different setting with little or no regulation than their formal counterparts. Even so, there is a dire need to explain the background of the owners of these businesses and their motive towards setting up the business, whether it is out of necessity or opportunity. Although as Hoffman and Melly (2015) argued the informal sector could account for about 64% of the economy, this statistics is not validated. Another study by Igudia (2014), on the Nigerian informal economy, found out that the Nigerian economy has about 65.4% participation rate and contributes about 52% to 53% of Nigerian GDP. Furthermore, the informal economy accounts to about 72% of employment in the North/Sub-Saharan Africa (Webb, Bruton, Tihanyi, & Ireland, 2013). This informal economy is more prevalent in the North-West and South-West region of the country.

Studies conducted in Nigeria (Ogundele, Akingbade & Akinlabi 2012; Adenutsi, 2009; Enoch, 2012; Akpoyomare, Olabode, Sunday, & Olayiwola, 2011; Oladele et al., 2011; Obamuyi, 2009) on entrepreneurship looked at Nigeria as whole or other regions, by doing that, these studies failed to concentrate on areas with high prevalence of poverty and also high entrepreneurial activity. This study is going to concentrate on North West region because it has the highest level of poverty and also a very high entrepreneurial activity, thus the need for the study to find out factors that influence entrepreneurial activities in the region and to what effect does it have on poverty.

#### **1.4 Research Questions**

Based on the aforementioned problems, the present study seeks to address the following research question:

- i. What are the factors influencing entrepreneurial activity on poverty?
- ii. To what extent does entrepreneurial activity as a mediator has a relationship between access to finance, culture, business capability, and poverty?
- iii. To what extent does household size, education, gender, and consumption as a moderator have a relationship with poverty?

#### **1.5 Objectives of the Study**

The broad objective of this study is to examine the impact of entrepreneurial activity on poverty reduction in States in the North West geopolitical zone of Nigeria. However, the following are the specific objectives of the study:



- i. To examine the effect of finance availability on entrepreneurial activities in States in the North West geopolitical zone in Nigeria.
- ii. To determine the effect of national culture on entrepreneurial activities in States in the North West geopolitical zone in Nigeria.
- iii. To examine the relationship between business capabilities and entrepreneurial activities in States in the North West geopolitical zone in Nigeria.
- iv. To examine the impact of entrepreneurial activity and poverty in the North West geopolitical zone in Nigeria.
- v. To determine the mediation effect of entrepreneurial activity on the relationship between access to finance, culture, business capability, and poverty.
- vi. To determine the moderation effect of household size, education, gender and consumption on the relationship between entrepreneurial activity and poverty.

## **1.6 Significance of the Study**

### **1.6.1 Practical Significance**

The need to study entrepreneurship as a tool to reducing poverty cannot be overemphasized, it serves as an important tool in the fight against poverty, in line with this the study intends to examine the impact of entrepreneurial activities in reducing poverty in the North West Geo-political zone of Nigeria.

The research under study will be of significance as it will be able to compare among the states under study, which among them has more entrepreneurial culture and what is needed to imbibe the entrepreneurial culture among other environments. Moreover, the outcome of this studies will enable entrepreneurs ascertain the best form of financing, skills to have as an entrepreneur. This will be of great significance in increasing entrepreneurial activities.

The study will be of significance in combating negative entrepreneurial culture. The research study will highlight increased ways of negating negative culture by improved awareness of opportunities for new business start-up and existing business. Although societies that discourage entrepreneurship or make it difficult often do it unknowingly (Bruton, Ahlstrom, & Li, 2010). Thus, it will be of importance in intensifying the importance of entrepreneurship education on enhancing entrepreneurial culture in the country. Morrison (2000), opined that environment which is centered on combining social (Culture that imbibes entrepreneurship), political (policies favoring entrepreneurship) and educational attributes will succeed in imbibing an entrepreneurial society.

Moreover, the research study will be beneficial in highlighting areas among access to finance, culture and business capability is of more importance in venture creation. Besides highlighting areas, it could be a step in the right direction in the fight against poverty in Nigeria as it will enable policy makers to come up with better policies aimed at establishing a stronger poverty alleviation scheme in battling with the cancer of poverty in the country.

### **1.6.2 Theoretical significance**

Similarly, this study intends to add to the existing body of literature in the area of entrepreneurship and poverty. This study intends to ascertain the relationship between access to finance, culture, and business capability on entrepreneurial activities and how entrepreneurial activities reduces poverty. To the best of my knowledge, no single study use the above variables in similar studies.

The Institutional theory reveals that the activities of the institution are mainly on the influence are on three level including the inter-organizational, the organization and the individual (Miles, 2012). This study is related to the institutional entrepreneur (individual).

Furthermore, studies (Drori, Honig, Wright 2009; Davidsson & Wiklund, 1997) that made use of the institutional theory mainly relied on examining culture (Bruton et al., 2010). Similarly, researches using the institutional approach focus more on formal and informal constraints. They rarely rely on other institutional environmental factors such as educational system and entrepreneurial capabilities (Veciana & Urbano, 2008).

Bruton et al., (2010), argued that researchers rely more on discussing institutions and entrepreneurship but less on the reliance on institutional theory, other studies employ its use but do not utilize the theory. Similarly, this study extends the institutional theory by linking it poverty.

Wu & Si, (2018) opined that studies on the relationship between entrepreneurship and poverty are usually problem oriented not theory driven. Generally, studies fail short of establishing a coherent theoretical framework to further explain the process (Wu & Si, 2018). Moreover, the results will be able to show if any the mediation effect of entrepreneurial activity on the relationship between ATF, culture, BC and poverty reduction. Furthermore, using consumption, household size, household head and education to moderate the relationship between entrepreneurial activity and poverty reduction. This study will extend the institutional theory by including the mediation and moderation between the variables and linking it to poverty reduction. As far as its concern, this study believes that there has been no study that has used entrepreneurial activity as a mediator between these independent variables and dependent variable.

The Schumpeter theory also highlight that high entrepreneurial activity will result in poverty reduction, despite the high entrepreneurial activity in Nigeria, the poverty indices are still rising. This highlight a mismatch, thus the need to study further while adopting to determine the moderation effect of household size, education, gender and consumption on poverty reduction.

## **1.7 Organization of chapters**

This study is divided into six chapters; the composition of these chapters is summarized below:

The first chapter is an introduction to the study, with in-depth background of the study, additionally it critically examines the problem statement by outlining the gaps the study aimed to fill, and it outlines the research questions and objectives of the study. It also highlights the importance or the significance of the study.

The second chapter, the chapter reviews the concepts under study, also examines the theoretical backing of the concepts of the study. The section also review empirical studies related to the study with the objective of highlighting how different this work is from other studies.

Chapter three explain the framework of the research and also describe the hypothesis development, at the same time discuss the underpin theory for each of the relationship.

In chapter four, This section describe the method adopted to carry out this study, it explain the research method, the method and procedure of data collection which include a survey instrument and in-depth interview with key stakeholders, this section also describe the population and the sample size method and technique adopted. It also explains the whole procedure to be carried out such as the research design and the study area.

In chapter five, the section presents the results of data analyzed using Partial least square structural equation modelling (PLS-SEM) method and the interview data analyzed using the framework analysis. The chapter is divided into two sections; one section is for the quantitative data while the other section is for the qualitative data.

In chapter six, the section discusses the result, summarizes the research and makes necessary conclusions. Similarly based on the findings of the study, recommendations are explained. Furthermore, the limitations of the study are highlighted and recommendations for future study are stated in this chapter.

## 1.8 Definition of terms

- ❖ Informal entrepreneurship: is defined as a situation where an individual is actively engaged in setting up or managing an enterprise which is aimed at producing product or services or the sales of this product or services which are legal in all respect besides the fact that the business is not registered (Thai & Turkina, 2014). Similarly, based on SMEDAN classification of micro business (informal entrepreneurs), they consist of business with less than 10 employees and its assets (excluding land and buildings) to be less than five million naira (\$13,766.50).
- ❖ Informal sector: is defined in this study as informal entrepreneurship, a business that is legal but not registered. This means the process of the business is legal only that the business is not registered (Thai & Turkina, 2014). The differences between the formal and informal sector are the legal registration of the business. Hence, the formal sector is businesses that are not only legal in their process but also registered legally.
- ❖ Microenterprises: consist of business with less than 10 employees and its assets (excluding land and buildings) to be less than five million naira and not registered (SMEDAN, 2013)
- ❖ Access to finance: is defined as the ability of the entrepreneur to access funds either in the formal, semi-formal or informal system which would help them in growing their businesses. Formal financing consists of access to credit from deposit money banks, developmental banks, and other specialized banks, while the semi-formal financing consists of mainly micro-credit facilities either constituted by the government or non-governmental organizations. Finally, the informal financing consists of credit or accessibility through cooperative societies and ajo/Esusu (Obamuyi 2009)
- ❖ Culture: is defined as collective programming such as beliefs, understanding, practices and even education that is shared in communities which differentiate one group from another group (Hofstede 1983). Hofstede (1984) discussed the national cultural dimension as; Power distance (PD) refers to the degree to which people expect power to be unequally distributed, a situation where there is high power distance it exerts that there is a very high unequal distribution of power and vice versa. On the other hand individualism (IND) is the degree to which people accept the fact that there exerts autonomy, independent and have a sense of freedom. High individualism breed individual interest which results in individual struggling to make a difference in their pursuit for achievement. Uncertainty avoidance (UA) is a situation where individual or society do not accept uncertainty or rarely tolerate ambiguity, and high uncertainty avoidance means an individual would not or rarely take a risk in society. Masculinity (MAS) culture supposedly exhibit masculine values such as recognition, advancement, and challenge. A society with high masculinity display men to be tough and assertive while women are more modest and soft.

- ❖ Business capability: described as human capital entailing having the knowledge and ability which is relevant and most importantly applicable in the start-up of a new venture and managing the venture successfully (Clercq & Arenius 2006). Self-efficacy is a situation where one's belief in their ability to carry out a given task. This ability could as well be rational or critical thought, attitude, perceptions, and beliefs which influences an individual (Boyd & Vozikis, 1994). Entrepreneurial capacity is referred to as skills which distinguish an entrepreneur, these skills are meant in helping in starting, developing and managing an enterprise (Ogundele, Waidi. Akingbade, 2012).
- ❖ Entrepreneurial activity: defined as the percentage of mainly adult population ranging from 18-64 years old that is actively involved in starting a business or perhaps being the owner of the business in which there is any form of value creation or creativity which could aid the business in its growth and development (Singer et al., 2015).
- ❖ Poverty: The definition of poverty related to UNDP is going to be adopted in the study, it refers to the deprivation in these three dimensions such as education which includes years of schooling and child education, the health indicator include child mortality and nutritional factors while the living indicator is a factor of electricity, improved sanitation, drinking water, flooring, cooking fuel and ownership of assets.

## 1.9 Chapter Summary

In Summary, this section has highlighted the endemic effect of poverty in any country and clearly explained how entrepreneurship can be a panacea in solving these issues in developing countries. Despite the high entrepreneurial activity among the populace in Nigeria and a number of entrepreneurial initiatives, this has not revealed any significant difference with particular reference of poverty statistics, poverty statistics is still risen. The study embark to determine the impact of entrepreneurial activity on poverty reduction in States in the North –West geo- political zone of Nigeria. The study findings will be of immense benefit both for practice and literature.



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