

Human Capital as a determinant of Women Owned Micro Manufacturing Enterprises in Kaduna

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Abstract

This study examined the impact that a human capital component has upon the employment growth of women owned micro manufacturing enterprises in Kaduna metropolis. The importance of the manufacturing sector cannot be over emphasized especially its importance to employment generation in a labour surplus country like Nigeria where the unemployment rate is in two digits and the inflation rate is also high. The following variables are examined, educational status, previous work experience; technical skills; motivation; managerial skills of the entrepreneur. The survey, exploratory method was used because of the advantage of been able to deal with voluminous data and coverage of a wider geographical place. 384 enterprise was surveyed. As a result of the findings, the following conclusions are made; employment rate in women owned micro manufacturing enterprises in Kaduna metropolis is positively influenced by the nature of human capital that is found in the area. The strongest point is in the area of technical skills exhibited by the female entrepreneurs while the weakest point is in the area of educational status. The other parameters used for measuring human capital are management skills and motivation; these, the study found to be poor. This situation has far reaching implication for the survival of these microenterprises and their ability to grow into large businesses. The following recommendations are therefore made to address the challenges faced by women entrepreneurs in Kaduna. To motivate parents and the girl child to graduate from school a well thought out package of incentives such as reduced school fees and a free books programme should be established at all levels of education. The entrepreneurship education in Nigeria should graduate from its current status of too much emphasis on skills acquisition to proper inculcation of entrepreneurial traits. Finally, the establishment of industrial incubators and business development service centers by government and philanthropic individuals where training would be regularly provided at no cost on new technological advancement.

Keywords: Human capital, Entrepreneurial traits, Skills acquisition, Determinants and Industrial incubators

Background to the Study

In today's global economy, large multinational firms are increasingly concentrating their efforts on branding and marketing rather than production. These firms prefer to source from flexible networks, rather than setting up large production plants. The result is a new, extended supply chain reaching far into developing countries and providing new opportunities for microenterprises. Micro enterprises offer a number of potential advantages as partners in value chains, of ten serving as a flexible and low-cost production resource, offering proximity to markets and access to land and other key resources. (Goldmark & Barber, 2005).

In the past three decades, many developing nations have realized that the development of micro enterprises can play laudable roles towards the overall development of their countries (UNDP 2008). This awareness made many developing countries, including Nigeria to have a change of direction of industrial development from large scale business development to SMEs development from the early 70s. To promote the development of SMEs the government of Nigeria set up various SMEs development programmes and laws. Despite all these efforts by government to enhance the growth of SMEs in Nigeria, microenterprises and especially female owned manufacturing businesses are beset with a myriad of growth and developmental challenges.

"The birth of human capital theory was announced in 1960 by Theodore Schultz (Blaug, 1976). In the past, means of production constituted a major share of an organization's tangible assets. Today, human talent is concerned as a capital; talented persons carry within them, in their knowledge and expertise, important aspects of the means of production. Firms' capacity to compete is imbedded in founder's capability, education, and experience. Main focus of the human capital theory is the outcome of investments in education and work experience (Becker, 1993). Human capital encompasses both abilities, which are influenced in part by genetic factors (e.g., Intelligence, health, personality, attractiveness) as well as acquired skills such as education, job training, tenure, work experience, and interpersonal relationships (Shanahan & Tuma, 1994 cited by Markman, & Baron 2003). Human capital theory is concerned with decisions with respect to investments in education and work experience (Becker, 1993). Since 1990s, many researchers in the fields of economic, human resource management, social sciences, and entrepreneurship apply human capital theory in different perspectives." (Sriyani, n.d)

Extensive literature on the growth of entrepreneurs reveal that human capital plays an important role in determining the growth of micro enterprises (Lafuente and Rabetino, 2007; Karlan and Morduch, 2009; Bruhn, Karlan, and Schoar, 2010; Atanasio et al., 2011; Crépon et al., 2011; Karlan and Zinman, 2011; Fafchamps et al., 2011; de Mel et al., 2012b). In the light of this, the overall objective of the study is "to show whether human capital is a determinant of women owned micro manufacturing enterprises in Kaduna metropolis the overall objective established is to assess the impact of education; entrepreneurs' previous experience; technical skills and motivation on the rate of employment in women owned MMEs in Kaduna".

The following research questions are posed to determine the impact:

Are enterprises managed by entrepreneurs with education more likely to exhibit higher employment growth rates?

Is there any relationship between entrepreneur's previous work experiences and enterprise employment rate?

Is there any relationship between entrepreneur's technical skills and enterprise employment rate?

Is there any relationship between entrepreneur's motivation and enterprise employment rate?

Is there any relationship between entrepreneur's managerial skills and enterprise employment rate?

Research Problem

The ability of women owned enterprises to lead to higher employment rate in Nigeria is hampered and very limited. Today, Nigeria has more than 68 million young people under the age of 30 and 74 million women (Sanders, 2011) with an unemployment rate of 23.9% in 2011 and an urban inflation rate of 12.6% in February 2013 and national inflation rate 9% in June 2013 (NBS, 2012, 2013). Secondly, an empirical study by Adeyemi (2011) reveals that majority of women owned micro enterprises are in the sub sectors that are low in productivity and performance such as in the retail and service sectors and this finding is collaborated by other studies (Hisrich, 1986; Neider, 1987; Burdette, 1990; Collerette et al., 1990; Lee-Gosselin et al., 1990) though they could eventually become big businesses (Steward and Boyd, 1988), yet they tended to experience sluggish growth (Lee-Gosselin et al.' 1990). Women are also disadvantaged, especially in the northern part of the country, as a result of socio-cultural factors and for this reason many are not able to develop themselves optimally.

Theoretical framework

The birth of human capital theory was announced in 1960 by Theodore Schultz (Roomi, n.d.) In the past, means of production constituted a major share of an organization's tangible assets. Today, human talent is considered as capital; talented persons carry within them, in their knowledge and expertise, important aspects of the means of production. Firms' capacity to compete is imbedded in a founder's capability, education, and experience. Main focus of the human capital theory is the outcome of investments in education and work experience (Becker, 1993). Human capital encompasses both abilities, which are influenced in part by genetic factors (e.g., Intelligence, health, personality, attractiveness) as well as acquired skills such as education, job training, tenure, work experience, and interpersonal relationship (Shanahan & Tuma, 1994 cited by Markman, & Baron 2003). Human capital theory is therefore concerned with decisions with respect to investments in education and work experience (Becker, 1993).

A human capital approach to business growth is very important in the study area because it lies in a region where girl child education is very low and such a research would go a long way to helping policy makers re-engineer the education ideology and philosophy.

Methodology

The survey research method is used. The great strength of the survey method in collecting primary data is its versatility (Cooper and Schindler, 2008). Several other researches has been carried out in the area of growth of small businesses in other countries and have sought to explain growth, this study is venturing into a relatively new area because women only studies in the manufacturing industries in Nigeria are rare. This is why the exploratory approach is most appropriate. Cooper and Schindler (2008); states that the exploratory data analysis techniques provide better diagnostics than traditional summary statistics. The population of this study comprises all women owned manufacturing micro enterprises which has been in operation within Kaduna metropolitan area in the last five years. According Krejice and Morgan (1970); for a population 989 enterprises a sample size of 384 is statistically calculated to be investigated.

Table 2. Sample size and sampling frame of women owned manufacturing microenterprises in Kaduna.

Manufacturing Activities	No.	%	Size
Bakery	0	0.00	0
Block Making	0	0.00	0
Cassava/Yam flour	13	1.32	4
Clear Polythene	18	1.82	5
Cosmetics	16	1.62	5
Digital Photo Lab	0	0.00	0
Dye Production	15	1.52	4
Fast Food	43	4.35	12
Fish Farming	5	0.51	1
Fruit Processing	5	0.51	1
Furniture	0	0.00	0
Garment Making	162	16.38	46
Groundnuts Oil Processing	342	34.58	96
Hair Dressing	97	9.81	27
Herbal Medicine	8	0.81	2
Ice Block Making	103	10.42	29
Leather/Cloth Bag	22	2.23	6
Livestock Feeds	6	0.61	2
Metal Work	0	0.00	0
Popcorn Making	24	2.43	7
Poultry	33	3.34	9
Printing	0	0.00	0
Pure Water	9	0.91	3
Quail Egg Business	3	0.30	1
Rice Milling	40	4.05	11
Saw Mills	2	0.20	1
Shoes Making	3	0.30	1
Textile and Weaving	12	1.21	3
Trees/Flower Nursery	1	0.10	0
Wood Carving	0	0.00	0
Yoghurt Production	7	0.71	2
Total	989	100.00	278

The stratified proportional random sampling technique is to be used. First, the micro enterprises shall be categorized according to their activities. The activities will then be stratified according to their location using the existing streets. These will further be stratified into mobile and stationary micro enterprises. The number to be investigated per street will be carried out using proportional sampling and only enterprises that have a fixed location shall be investigated.

Results

Table 3. Educational status of female entrepreneurs in the micro manufacturing enterprise in kaduna

Entrepreneur's educational status	Actual number	Percentage(%)
Tertiary	64	1.76
Secondary	108	29.83
Primary	123	33.98
Koranic / adult education	27	7.43
None	40	11.05
No response	22	6.08
Total	362	100

Table 4.
Distribution of employment (in averages) of female owned MMEs in Kaduna(2009-2013).

Manufacturing Activities	Total Number	Employment (in Averages) (2009-2013)				
		First	Second	Third	Fourth	Fifth
Bakery	0	0.00	0.00	0.00	0.00	0.00
Block Making	0	0.00	0.00	0.00	0.00	0.00
Cassava/Yam flour	4	1.00	1.00	1.00	1.00	1.00
Clear Polythene	5	1.00	1.60	2.00	2.00	2.50
Cosmetics	5	1.00	1.80	2.50	3.85	4.50
Digital Photo Lab	0	0.00	0.00	0.00	0.00	0.00
Dye Production	4	0.00	1.00	1.00	1.00	1.00
Fast Food	12	2.33	2.86	3.50	3.75	5.80
Fish Farming	1	2.00	2.00	2.00	2.00	2.00
Fruit Processing	1	1.00	1.00	1.00	1.00	1.00
Furniture	0	0.00	0.00	0.00	0.00	0.00
Garment Making	46	1.00	2.50	3.00	3.00	3.00
Groundnuts Oil Processing	96	1.00	1.00	1.00	1.00	1.00
Hair Dressing	27	1.50	2.85	3.50	3.50	3.50
Herbal Medicine	2	1.00	1.50	1.50	1.95	1.95
Ice Block Making	29	1.00	2.00	2.00	2.50	2.50
Leather/Cloth Bag	6	2.00	2.50	2.50	3.85	5.85
Livestock Feeds	2	3.00	3.50	4.50	4.50	5.89
Metal Work	0	0.00	0.00	0.00	0.00	0.00
Popcorn Making	7	1.00	1.00	1.00	1.00	1.00
Poultry	9	2.00	2.50	2.85	2.90	3.00
Printing	0	0.00	0.00	0.00	0.00	0.00
Pure Water	3	3.00	3.00	3.00	4.50	5.00
Quail Egg Business	1	1.00	1.00	1.50	1.50	1.50
Rice Milling	11	1.00	1.00	1.00	1.50	2.00
Saw Mills	1	2.00	2.00	2.00	3.00	3.00
Shoes Making	1	2.00	2.00	2.00	2.00	2.00
Textile and Weaving	3	2.00	3.00	3.00	3.95	4.00
Trees/Flower Nursery	0	0.00	0.00	0.00	0.00	0.00
Wood Carving	0	0.00	0.00	0.00	0.00	0.00
Yoghurt Production	2	2.00	2.00	2.00	3.50	3.50

The result of the survey reveal that women who have tertiary education are only involved in these manufacturing activities; fast foods -10; fish farming-1; fruit processing-1; garment making - 15; hair dressing-6; ice block making- 14; leather /cloth bag production- 3; livestock feeds 2; poultry-6; pure water production -3; quail egg farming-1 and yoghurt-2;.

While the women involved in local rice milling and local groundnut oil production are all illiterate Gwari and hausa-fulani women who inherited the trade from their family members. They are 96 and 11 respectively and they do their business in Station temporary market in Kaduna South Local Government Area. The local groundnut oil producers are home based enterprises operating in residential neighborhoods in Kaduna North Local Government Area.

Women who have passed through the secondary and primary schools are clustered in these activities in the study area-24; garment making -71 and hair dressing-18 and popcorn making-5.

Herbal medicine making and cassava/ yam flour producers are also mainly undertaken by women who have no formal education though they are very few-6 or 1.13%.

Other manufacturing activities such as polythene bag production; local cosmetics making; dye production, shoe making and textile /weaving are specialized activities meeting special needs. The only sawmill owned by a woman was established by her late husband but now it is run by her for the family.

On the issue of work experience of the entrepreneurs, the survey reveals the following: eighty percent(83%) of the women have previous work experience. These are categorized into the following:

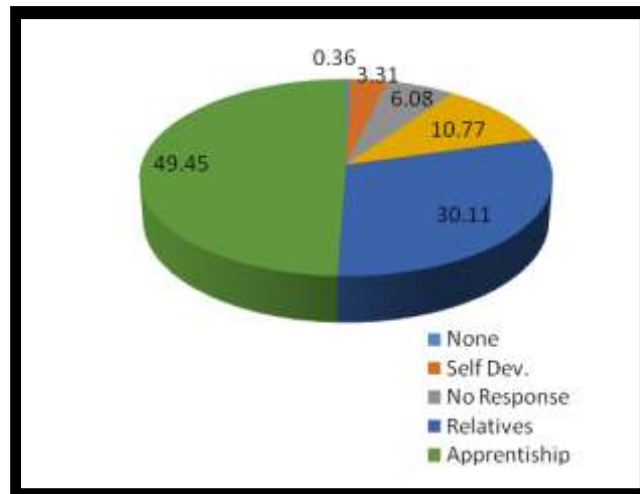


Fig. 1 Work experience (in %) of female entrepreneurs in MMEs in Kaduna (2009-2013)

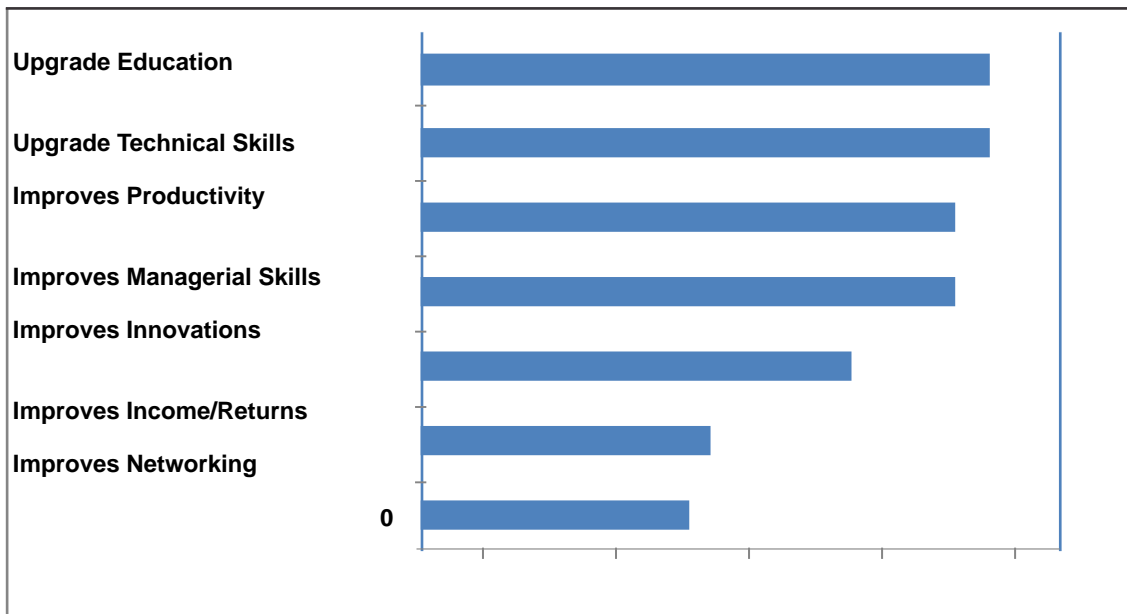


Fig. 2 Benefits to the enterprise of informal training in women owned MMEs in Kaduna

Table 5 Entrepreneurial skills of the female entrepreneurs in MMEs in Kaduna

Entrepreneurial skills	Number of Entrepreneurs
Negotiation skills	36
Networking skills	208
Leadership skills	-
No response	22

Table 6: Managerial skills of the female entrepreneurs in MMEs in Kaduna

Managerial skills	Number of Entrepreneurs
Technical skills	121
Interpersonal skills	-
Conceptual skills	37

The employees were asked to assess the owners of the workers on two aspects, leadership skills and interpersonal skills and the survey shows that 65% of them show exceptional leadership qualities while 23% state that their founder/ manager were almost absentee leaders, on their assessment of their interpersonal skills as high as 84% desired their employers to improve on this trait.

Discussions

Are enterprises managed by entrepreneurs with higher education more likely to exhibit higher employment growth rates?

It is widely recognized that formal education positively impacts entrepreneur's decision making process increasing enterprise growth opportunities (Dunkelberg and Cooper, 1982; Cooper et al.,1994; Almus, 2002; Storey, 2006; Ucbasaran et al, 2007).

However from the 362 or 94.27 percent response gotten from the survey the following can be noted. The overall employment has been on the increase, as expected in 74% of all the micro manufacturing activities. Intuitively, one might expect higher levels of formal education to spur enterprise growth by enhancing their capabilities. For example, for male education may provide entrepreneurs with a greater capacity to learn about new production processes and product designs, offer specific technical knowledge conducive to enterprise expansion, and increase owners' flexibility. However, exploring the relationship between education and employment growth in Kaduna reveals greater complexity. Entrepreneurs and workers are relatively less educated than the majority of the population. Not only do they operate in an area with relatively low overall educational attainment, but they have to contend with unfavorable socio-cultural hindrances. The study reveals that the more educated women (tertiary level) are engaged in activities that require high technical sophistication and are more capital intensive and these groups of women represent a very small minority (1.7%) in this sector. The almost homogeneous and sluggish nature of growth across the different educational level makes one to conclude that the relationship between educational status and employment growth is weak at this micro level, though micro enterprises do provide a veritable avenue for the reduction of unemployment in Kaduna. This research also agrees with the traditional view held by Storey,(1994); Sit. et al. (1991); Bolton,(1971); and Watkins, (1983) that well educated persons are more likely to work in large organizations with better security of wages, while less educated people were more likely to run their own businesses

Is there any relationship between entrepreneur's previous work experiences and enterprise employment rate?

Previous work experience is another relevant dimension of human capital that may have impact on enterprise growth, this is the view of the following researches (Ducesneau and Gartner, 1990; Schutjens and Wever, 2000; Bosma et. al.,2004; ; USAID,2005; Lafuente and Rabetino, 2007; ILO, 2008). One empirical study found that Kenyan entrepreneurs with seven years or more work experience expanded their businesses more than those without such experience (Liedholm and Mead, 1998; Parker,2005).

In Kaduna, a great majority (49%) of the women entrepreneurs are in this sector and level have previous work experience because majority of the entrepreneur went through informally organized apprenticeship and training which requires the trainee to learn on the job during and after training prior to their graduation. This is the reason why the start-up rate at this level is very high (1200- 1356 women owned micro enterprises yearly) in the study area. This research therefore agrees with previous research works and infer that previous work experience positively affects enterprise growth because it improve the entrepreneurs technical and networking skills. The study by Cuba et al (1983) particularly, indicated that prior experience was needed by entrepreneurs, especially females, for success in business growth.

Is there any relationship between entrepreneur's technical skills and enterprise employment rate?

Technical skills are a crucial requirement in the manufacturing sector especially at the production stage. Available evidence firmly establish that a combination of good education with training that

is of good quality and is relevant to the labour market encourages both domestic and foreign investment, and thus job growth, lowering unemployment and underemployment (ILO, 2011). In the study area a third of those interviewed are technically competent because they have attended informal training institutions that prepare them for the labour market. From the interview the founders of these enterprises all state that they would prefer to employ a skilled person than go into the trouble of training them on the job but that it is hard finding skilled labour to employ. Also, all the owners in the ground nut oil production and the rice milling activities learnt the trade from their relatives who handed over the business to them for an inheritance. This leads the research to conclude and to agree with previous works (ILO,2010; Dionco-Adetayo,n.d,)that there is a strong relationship between entrepreneurial skills and employment growth. In the study area 78% of the employees in more than 65% of the micro enterprise have obtained technical knowledge in informal institutions and this is the reason for the steady though sluggish growth of employment.

Is there any relationship between entrepreneur's motivation and enterprise employment rate?

Impact of entrepreneurs' motivation on their success is a widely known topic. A number of studies were conducted to determine this relationship. Kuratko, Hornsby and Naffziger (1997) and Robichaud, McGraw and Roger (2001) surveyed entrepreneurs from North America to determine what motivation categories lead to business success. Findings from their studies show that motivation of entrepreneurs falls into four distinct categories:

1. Extrinsic rewards,
2. Independence/autonomy,
3. Intrinsic rewards and
4. Family security.

These four groups of factors determine the motivation level of entrepreneurs which in turn effects on their business success.

In Turkey, entrepreneurs are motivated to start their own business so they could provide security for themselves and their family and to increase income (Ozsoy, Oksoy & Kozan 2001). Benzing, Chu and Kara (2009) also presented research results from African countries. Ugandan entrepreneurs are motivated by "making money" (Bewayo, 1995). A study of entrepreneurs in Kenya and Ghana (Chu, Benzing & McGee 2007) found that the strongest two motivators were to increase income and to provide employment to them. Roy and Wheeler (2006) found that microenterprise owners in West Africa were motivated by a desire to satisfy basic psychological needs food and shelter.

The survey reveals that as high as 62% entered into the business as a result of their inability to further their education, while 1.5% were forced to start their own business because they could not find the type of employment they desired either in government or the private sector. Those that inherited the business and who are mostly illiterate were 33. 5%. The group who desired to be independent and to be employers of labourwas as low as 3%. The high primary and secondary school drop outs is not surprising. The education of the girl child in this part of the country still faces a lot of challenges. This research therefore concludes that the negative

motivational factors are largely responsible for the employment growth in this area. The implication of this is that these micro enterprises are likely to experience very high mortality rates.

Is there any relationship between entrepreneur's managerial skills and enterprise employment rate?

Out of the 384 women owned micro enterprises investigated, 85% of the owners are managing their businesses and 44% are working with their relations that they do not pay. It is run as a family business. An owner who has been able to keep a business growing for five years can be assumed to have managerial skills no matter how rudimentary and elementary. The main reason given for this dual responsibility of owner and manager is to due to limited financial resources. The study showed very high employee turnover in especially the garment making activities. This may be connected to the poor interpersonal skills of the absentee owner managers and a desire to earn better wages. This research therefore concludes that in an enterprise where the manager is perceived to be democratic the employee turnover would be low and this would in turn enhance performance and productivity. This factor can also help these microenterprises compete favorably against their rivals, the small and medium enterprises and carve out a niche in the market because they would be able to provide customized service for the customers.

Conclusion

As a result of the findings, the following conclusions are made; employment rate in women owned micro manufacturing enterprises in Kaduna metropolis is positively influenced by the nature of human capital that is found in the area. The strongest point is in the area of technical skills exhibited by the female entrepreneurs while the weakest point is in the area of educational status. The other parameters used for measuring human capital are management skills and motivation; these, the study found to be poor and negative in nature. This situation has far reaching implications for the survival of these microenterprises and their ability to grow into large businesses.

Recommendations

The following recommendations are therefore made to address the challenges faced by women entrepreneurs in Kaduna.

1. To motivate parents and the girl child to graduate from school a well thought out package of incentives such as differential school fees and a free book programme should be established at all levels of education.
2. The entrepreneurship education in Nigeria should graduate from its current status of too much emphasis on skills acquisition to proper inculcation of entrepreneurial traits.
3. Finally, the establishment of industrial incubators and business development service centers by government and philanthropic individuals where training would be regularly provided at no cost on new technological advancement.

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