

**ENTREPRENEURIAL BEHAVIOUR AND PERFORMANCE OF
SELECTED BAKERIES IN MINNA METROPOLIS**

BY

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MTech/SEMT/2018/9152**

**DEPARTMENT OF ENTREPRENEURSHIP AND BUSINESS
STUDIES,
FEDERAL UNIVERSITY OF TECHNOLOGY MINNA**

OCTOBER, 2023

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**A THESIS SUBMITTED TO THE POSTGRADUATE SCHOOL,
FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA, NIGERIA
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF DEGREE OF MASTER OF TECHNOLOGY IN
ENTREPRENEURSHIP AND BUSINESS STUDIES**

OCTOBER, 2023

DECLARATION

I KOLO, Chriatiana Lamide hereby declare that this thesis titled “Entrepreneurial Behavior and Performance of Selected Bakeries in Minna”, is a collection of my original research work under the supervision of Prof. M. M. Adeyeye, and has not been presented for any other qualification anywhere. Information from other sources (published or unpublished) has been duly acknowledged in the reference.

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CERTIFICATION

The thesis titled “Entrepreneurial Behavior and Performance of Selected Bakeries in Minna” by KOLO, Christiana Lamide (MTech/SEMT/2018/9152) meet the regulations governing the award of the degree of (MTech) in Entrepreneurship and Business Studies, of the Federal University of Technology, Minna, Niger State.

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ABSTRACT

Entrepreneurial behavior is one of the driving forces that enhance the performance of small and medium enterprises in every economy. Despite this contribution, one out of five bakeries closed down within one to three years of operation due to lack of entrepreneurial behavior practiced by most bakeries in Minna. Hence, this study investigates the effect of entrepreneurial behavior and performance of selected bakeries in Minna Metropolis. More so, cross-sectional survey research design with a closed ended questionnaire for data collection was adopted. The sampling frame of the study was the 150 managers of registered bakeries in Minna in the year 2023. The 150 copies of questionnaire were administered to the managers of all the registered bakeries out of which 97.3 (146 copies) were returned for the analysis. Demographic data was analyzed using descriptive statistical tools such as percentages, charts and tables; while inferential statistical tool of multiple linear regressions was used for hypothesis testing. The result showed adjusted R^2 of 0.207 at 0.0000 significant level. The study revealed that innovativeness has a positive and significant effect on performance of bakeries in Minna Metropolis. The study concludes that entrepreneurial behavior impacts positively and significantly on bakery performance in Minna, Niger State. It is recommended that bakeries in Minna should give more attention to innovation as a core performance driver by investing more on innovative ideas and processes that have bearing on their areas of operation.

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LIST OF ABBREVIATIONS

COVID-19	-	Coronavirus disease 2019
EOB	-	Entrepreneurial Oriented Behaviors
SME	-	Small and Medium Enterprise
MSMEs	-	Micro Small and Medium enterprises
EBI	-	Entrepreneurial Behavioral Index
NBS	-	National Bureau of Statistics
SMEDAN	-	Small and Medium Enterprises Development Agency of Nigeria

CHAPTER ONE

1.0

INTRODUCTION

1.1 Background to the Study

Globally, small and medium enterprises are the driving force of industrial growth and development of every economy and they account for a bigger percentage of all businesses in almost every economy, which comprise bakery firms, the bakery industry is considered as one of the lucrative enterprises in Nigeria (Maksum *et al.*, 2020; Satope and Bosede, 2014). SMEs have a significant and strategic role in national economic development (Endris and Kassegn, 2022). The small scale business also generates employment opportunities thereby reducing the rate of unemployment (Yunusa and Paul, 2018).

Inspite of the significant contribution of small and medium sized enterprises to the global economy, Coronavirus has significantly impeded the performance and development of the sector (Adepoju *et al.*, 2017). The novel corona virus (COVID-19) disease developed in a heavy populated manufacturing and transport hub in Wuhan central china which has spread rapidly to almost every region of the world (Zhu *et al.*, 2020; Aifuwa *et al.*, 2020). This dreaded virus has caused a negative impact on the global economy, which has led to significant disruptions among businesses globally (Tan *et al.*, 2020).

The impact of COVID-19 crisis has caused evolving situation in each level of the bakery chain globally in terms of consumer purchasing behavior, from fresh to packaged bakery products, from luxury to staple products, coming back to home-baking, shopping habit changed and sales were greatly affected (Yusof and Lee, 2022). Alongside this, disruption in logistics facilities due to the lockdown has created more

issues in the bakery market as consumers were not getting products as per their requirement which eventually affected the market (Bhandari and Ravishankar,2020). The environment within which entrepreneurship emerges and entrepreneurial behavior displayed is opportunity discovery and exploitation (Adeyeye *et al.*, 2019). Due to these challenges bakeries have to embrace entrepreneurial behavior into their operations in order to increase their level of performance and remain in on-going business activities (Rosairo and Potts, 2016). The pandemic gave bakeries the opportunity to be more entrepreneurial and forced them to move past their comfort zones to become alert problem solvers as bakeries began to use basic protective equipment before starting any baking procedure in order to protect consumers from health complications (Luo *et al.*,2020). It has also affected and forced bakeries to develop different methods of conducting business (Puriwat and Tripopsakul, 2021).

Entrepreneurial behavior has helped bakeries through innovation to overcome many of the current challenges faced by bakeries during the pandemic as many bakeries are now using the social media platform to sell their products (Moriarty *et al.*, 2020). For instance, the major factor affecting the bakeries in Pakistan was consistent government order of locking down the small business activities which aimed to prevent the spread of the pandemic but shattered the existence or sustainability of various bakeries so the need for entrepreneurial behavior solutions through mobile phones or smart phones can serve as a digital market space to connect the bakeries with their customers (Nasar *et al.*, 2022). In addition, The plague of COVID-19 has disrupted production flows in the Nigerian bakery sector, reduced demand for non-essential goods and services, job losses, inability to purchase raw materials, poor sales, reduce staff, suspend employment contracts, waning revenues, reduce working hours and forced bakeries to suspend or scale down their operations (Aydın and Ari, 2020; Buheji and Ahmed, 2020; Doern *et*

al., 2019; International Labor Organization (Monitor, 2020). In times of the pandemic, social media platforms, such as Instagram, were used as effective communication tools between the bakeries and their customers not only to reach new publics and build brand loyalty but also to communicate sustainable marketing practices and consumers responsible behaviors (Garriga *et al.*, 2020).

Entrepreneurial behavior can be affected differently by different social factors, individual factors and environment factors such as business internal and external, ethnicity, network, emulation, age, education, experience, and motivation, financial capital, family and social environment (Syahardi *et al.*, 2017; Salaff and Greve, 2013). Individual and environmental factors are also factors that can affect someone's behavior and influence entrepreneurial activities (Kuratko *et al.*, 2014; Rosairo and Potts, 2016).

It is in the light of this background that this study seeks to investigate the impact of entrepreneurial behavior on the performance of bakeries in Minna, Niger State.

1.2 Statement of the Research Problem

Bakeries are one of the major contributors to the economy as their products are usually a major staple and in high demand on a daily basis in spite of this fact one out of five bakeries close down within one to three years due to the lack of entrepreneurial behavior practiced in their operations which makes them not to achieve high performance and sustainability.

The redesign of cash has also affected many business transactions and operations of varying nature and the bakery firm is not left out as these businesses require low investment, involve short operating cycles as the products and services are for immediate consumption. The sellers cannot afford to spend any time in getting online payment done by the consumers as most of the time customers may not afford to wait

and no physical plan exist for making payment and hence bakery businesses are conducted in an ad hoc manner (Ripples Nigeria, 2022). Due to these reasons bakery managers find it hard to pay employees, this has overnight changed the way and manner business is done in every part of the country. Also during the lockdown bakeries in Minna were faced with challenges in their operations, government restrictions affected bread production processes and brought a drop in sales because consumers were not allowed to walk publicly due to stay indoors orders by the government which made them unable to buy bread and resulted in low sales.

Bakeries are one of the support we need but large number of bakeries are lagging behind in recognizing opportunities accessible to them through innovation which have made them to remain in the same level and cannot meet up with globalization challenge, yet the aim of a truly entrepreneurial firm is to both exhibit a high intensity of entrepreneurial outcomes both in terms of significance and frequency (Rozenes *et al.*, 2014). Introducing entrepreneurship into bakeries is the basic drive of many small and medium firms, which logically means that the practice of entrepreneurial behavior is paramount to many small and medium firms (Adiyoh *et al.*, 2020). More so, entrepreneurial behavior has helped bakeries to change their production processes and activities in order to achieve performance in these difficult times. However, as far as the researcher is concerned, no empirical study has been conducted to determine the impact of entrepreneurial behavior and the performance of bakeries in Minna, Niger State.

The few studies that have focused on Nigerian bakeries have examined their marketing strategies the chemicals, physical and sensory properties used in keeping the quality of bread (Guardianelli *et al.*, 2022), the type of energy used and hazards they face in bakeries (Imam *et al.*, 2020), and their apprenticeship experiences (Chindo *et al.*, 2015). Most of these studies do not consider the importance of entrepreneurial behavior and the

role played by such variables like innovation, drive to achieve and risk taking in the process of running the bakeries (Shirokova *et al.*, 2016). This study therefore addressed this important gap by surveying bakeries in Minna, Niger State in order to determine to what extent bakeries practice entrepreneurial behavior to improve their performance.

1.3 Aim and Objectives of the Study

The overall aim of the study is to investigate the effect of entrepreneurial behavior on the performance of bakeries in Minna, Niger State. The specific objectives are:

- i. Examine the effect of innovativeness on the performance of bakeries in Minna Metropolis.
- ii. Evaluate the extent to which drive to achieve affects the performance of bakeries in Minna Metropolis.
- iii. Assess the effect of risk taking on the performance of bakeries in Minna Metropolis.

1.4 Research Questions

Based on this aim, this study had the following central research question: What is the impact of entrepreneurial behavior on bakery performance in Minna, Niger State? To answer this central research question, the study had the following specific research questions:

- i. What is the impact of innovativeness on the performance of bakeries in Minna Metropolis?
- ii. How has drive to achieve affect the performance of bakeries in Minna Metropolis?
- iii. What is the effect of risk taking on the performance of bakeries in Minna Metropolis?

1.5 Research Hypothesis

This study has three hypotheses expressed in the null form as follows:

Ho₁: Innovativeness has no impact on the performance of bakeries in Minna Metropolis.

Ho₂: Drive to achieve has no influence on the performance of bakeries in Minna Metropolis.

Ho₃: Risk taking has no effect on the performance of bakeries in Minna Metropolis.

1.6 Significance of the Study

Every study is intended to solve a particular problem. Hence, this study will be of great benefit to bakery owners, managers of bakery firms, policy makers and the academia in Minna, Niger State.

Firstly, Bakery owners in Minna will benefit from the study by having the knowledge on entrepreneurial behaviour and how to attain performance and also provide sustainability. Bakeries in Minna will be able to discover entrepreneurial behaviour by exploring its dimensions (Innovativeness, Drive to achieve, Risk taking) in order to achieve performance and to organize its operations. Secondly, the managers of Bakeries in Minna will benefit by acquiring new knowledge on entrepreneurship and which will enhance their salary as a result of the benefit from performance.

Thirdly, the study will be useful to the academia to provide a direction for further studies and will also be of immense contribution to knowledge in the area of influencing the entrepreneurial behaviour of the bakery firm in shaping their abilities to combine theory and practice and determining their performance in order to attain profit and sustainability.

Conclusively, the findings of this study will be of immense importance to policy makers as well as government agencies and help policy makers to make policies that will help

the bakeries in their operations so as to achieve profit and expansion. For the association of master bakers' of Niger State, this study's findings can stimulate the association to ensure that their members get entrepreneurial behavior sensitization so that they can at least become conscious of the need to change their behavior and become innovative in their activities which can truly become a sustainable competitive advantage.

As for government agencies, entrepreneurial behavior sensitization can serve as the blueprint for improving the practicality of small and medium enterprises beyond just bakeries.

1.7 Scope of the Study

This study focuses primarily within the scope of entrepreneurial behaviour as it affects the performance of bakeries. Therefore, the study sought to investigate the impact of entrepreneurial behaviour and performance of bakeries in Minna, Niger State.

Hence, care should be taken not to generalize this view to other Bakeries in Nigeria.

This particular study entrepreneurial behavior with focus on innovativeness, drive to achieve and risk taking but not on other entrepreneurial behavior. The study considered only 150 registered bakeries with Master Bakers' Association in Minna, which have been in operation for the past three to five years located in Minna Metropolis in the year 2020- 2023.

The population for this study is the bakery owners or manager and the study is based on primary data and employed a quantitative approach with descriptive and inferential statistics to establish a relationship (Adeyeye *et al.*, 2019) in its analysis. Only one dependent variable was measured by this study, performance, while the independent variables; entrepreneurial behaviour was measured by innovativeness, drive to achieve and risk taking.

1.8 Limitation of the study

The limitations of any research are those basics that affect the interpretation of findings. Therefore, certain limitations were acknowledged in this study. Firstly, scarcity of academic literature on entrepreneurial behavior and performance of bakeries. Secondly, the study was limited due to failure to get timely, accurate and adequate data and information from the association of master bakers' in Minna, Niger state, occasioned by the outbreak of COVID -19 pandemic and lockdown policy, strike and the new cashless policy of march 2020, to February 2023 which has limited from bakeries from operations in terms of the cost of flour to lows sales incapacity to pay their employees which resulted in reduction of staff. Uncooperative attitudes of bakery owners or managers towards exposing useful information to enhance the results.

1.9 Definition of Terms

This section provides the operational terms used in this study as words have different meaning.

Entrepreneurial behavior: it is a subset of entrepreneurial activities concerned with understanding, predicting and influencing individual behavior in entrepreneurial settings.

Performance: it is the action or process of carrying out or accomplishing an action, task or function.

Bakery: it is an establishment that produces and sells flour based food baked in an oven such as bread, cakes, pastries and pies.

Entrepreneurial culture: it is the values, beliefs, attitudes and behavior of individuals within a society.

Sustainability: it is the ability to preserve a certain level or is the capacity to endure in a relatively ongoing way across various domains of life.

Entrepreneurial activity: These are actions that engage the production, distribution and consumption of goods and service at all level within a society.

Entrepreneurial orientation: The process, practices, and decision making styles of enterprises that is innovative.

Competitive advantage: The influence an entrepreneur has over his/her competitors for a product or service in a distinct environment.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Conceptual Review

In this section of the chapter, this study's main variables, entrepreneurial behavior and bakery performance are discussed in detail covering issues such as their definitions, types and importance to organizations. The various ways they have been conceptualized by prior studies are also discussed and a clear explanation provided as to how they will be conceptualized in this study.

2.1.1 Entrepreneurial behaviour

Entrepreneurial behavior can be conceptualized as those behaviours and actions that are required to start and grow a new organization (Khoshmaram *et al.*, 2020). Entrepreneurial behaviour focuses on the concrete, actions of individuals as single entrepreneurs or as part of a group of entrepreneurs in the beginning or early stages of organization creation, more often than not the first six to seven years (Svensson *et al.*, 2020). Entrepreneurial behaviour is a display of particular characteristics for both starting of business and its successful management (Fauzi *et al.*, 2021). Entrepreneurial behaviour is the human behaviour that involves the identification and exploitation of opportunities through the creation and development of new ventures as well as discovery and creation of opportunities in expanding the organization (Desmaryani *et al.*, 2022).

Alternatively, entrepreneurial behaviour is seen as the need for achievement, locus of control; risk taking propensity, commitment, tolerance for ambiguity; innovativeness and self-confidence are significant in the understanding of entrepreneurial behaviour (Karaboga *et al.*, 2021). However, entrepreneurial behaviour is very essential in firms to

improve their performance because firms who have an entrepreneurial mindset will take various measures related to entrepreneurship passionately (Hidayati *et al.*, 2022). Firms with entrepreneurial behaviours like self-effectiveness, innovativeness, commitment ability, opportunity discovery, planning ability, leadership ability, risk bearing ability, social involvement, and creativity and achievement abilities do better in their activities and improve their competitive advantage (Lampinen *et al.*, 2018). Firms with a strong entrepreneurial behaviour will ensure to improve their behavior level, awareness and capacity building on technology up shift, new rearing methods and processing techniques (Rakesh and Souza, 2018). Also, other studies have operationalized that various metrics of entrepreneurial behaviour were self-efficacy, opportunity detector, sociable, risk taker, leadership and creativity (Schmidt *et al.*, 2022).

In recent times, few bakeries around the world have showcased the power of adopting entrepreneurial behaviour as a means of achieving sustained business success especially during the pandemic. For example, social media platforms, such as Instagram, is used as effective communication tools between the bakeries and their customers not only to reach new publics and build brand loyalty but also to communicate sustainable marketing practices and consumers' responsible behaviors (Carpenter *et al.*, 2018; Tang *et al.*, 2021). Another example of a company that has successfully utilized entrepreneurial behavior to achieve successful sustainability is Coca-Cola (Tang *et al.*, 2021). As the pandemic is on and challenging, this company was able to see new opportunities in everything from brand launches, new drink flavors and marketing campaigns to routes market and revenue growth management strategies.

Entrepreneurial behaviour has been measured as a decisive aspect in organizations (Guachimposa *et al.*, 2019), with a key factor in generating strategies, providing various practical and theoretical benefits (Anderson *et al.*, 2019), and also identifying pertinent

opportunities in the business context (Baltar and Brunet, 2013). In terms of conceptualizing entrepreneurial behaviour, Edwards and Muir conceptualization developed in 2012 is relied on respectively as they conceptualize entrepreneurial behaviour using three dimensions: Innovativeness, drive to achieve and risk taking (Edwards and Muir, 2012).

2.1.2 Dimension of entrepreneurial behaviour

2.1.2.1 Innovativeness

Innovativeness is a key driver to implement in a successful entrepreneurial behavior approach in order to help businesses to pursue opportunities, as it has helped to improve business market positions and also improve the quality and quantity of their products and services (Edwards and Muir, 2012). Innovativeness is conceptualized as the propensity of pursuing creativity and experimentation which requires engaging in new ideas, creative processes that ultimately lead to new products, services and processes (Asu-Okang, 2019). Innovativeness is that firm's ability to engage in innovation that is, the introduction of new processes, products, or ideas in the organization and the ability to innovate in the midst of central factors that impact on business performance with the understanding of these factors such as age, education, yearly income, farming experience, extension participation and source of information and other environmental factors (Alegre and Pasamar, 2018).

Innovativeness is an enduring firm ability to introduce value-added products or services for reachable consumers and access new markets through willingness to change and adapt to consumer needs or preferences (Alexiev *et al.*, 2016). More so, innovativeness is willingness to promote change, creativity and novelty in order to develop new product and processes. Innovativeness is the capacity of a new innovation to create a standard shift in the science and technology and market structure in an industry and it can be seen

as the capacity of a new innovation to control the firm's existing marketing resources, technological resources, skills, knowledge, capabilities or strategy (Ince *et al.*, 2016). Furthermore, innovativeness is believed to be the channel that drives organizations towards competitive supremacy and the firm's ability to innovate enables the company to continually change and adapt in dynamic business environment (Mohamad *et al.*, 2020).

2.1.2.2 Drive to achieve

However, drive to achieve, it refers to the fact that entrepreneurs who are goal and result oriented involves in a little need for class and power they are interpersonally sustaining, they are conscious of their strengths and weaknesses with an insight and a common sense of humor. These set of persons avoid what they perceive as "very easy or very difficult task" and dislike succeeding by chance but would rather strive to achieve targets in the firm as it has to do with a joint effort to ensure that the firm's products and services meet the changing needs of consumers (Edwards and Muir, 2012).

Drive to achieve is described as the desire to excel and attain the feeling of accomplishment and its relates with entrepreneurial performance and success positively (Sabiu *et al.*, 2018). Drive to achieve as a higher level of need for achievement prepares an individual to enjoy risk-taking and pursue an entrepreneurial career to find higher levels of satisfaction in terms of personal achievement (Bouarir *et al.*, 2023). It has also been understood to mean the possession of high professional and personal standards, and endeavoring to achieve higher standards of performance. It has to do with persistent learning and the intensity of desire, commitment, dedication, and effort a person gives to individual goals. It is the distinguishing feature between top-performing organizations and the average ones. Firms with high achievement drive are

characterized as always setting stretched goal, being result-oriented, always striving to improve their own performance, and ready to take calculated risk (Ismail, 2022).

McClelland (1961) stated that entrepreneurship is the true expression of a high drive to achieve. The strong relationship between drive to achieve and entrepreneurship has been established by scholars such as Smith (2013) and Pendergast (2003).

2.1.2.3 Risk-taking

Risk taking involves the taking of bold steps in order to achieve success in an unknown environment or outcomes, when innovativeness and drive to achieve are combined together it helps firms to take calculated risk that will enhance the quality of their products and services (Edwards and Muir, 2012). The ability to take calculated risk is used to describe the trade-off between accepting higher risk to gain higher profits (Jelle, 2016). Risk taking has been identified as one of the competencies of an entrepreneur. (Resurreccion and Rosario, 2012). Entrepreneurial behaviour entails investing a huge amount of scarce resources on a project whose success is not guaranteed. These risks include psychological risk, production risk, marketing and financial risk. Risk-taking is the qualities of high decision making, self-awareness, analytical and effective information management (Benjamin, 2018).

However, risk takers are energetic, hardworking, result-oriented, realistic goal achievers, persistent, determined and responsible for actions taken in bakery enterprise activities (Kumar and Sihag, 2012). According to Azra and Ummah (2019), risk taking is the propensity of the entrepreneur towards decision making in an unstable environment characterized by uncertainties of outcomes.

2.1.3 Performance

Performance refers to a process used by leaders to decide whether an employee does the work according to his/her duties and responsibilities or not so that the steps used to

represent performance are chosen based on the state of the organization being observed (Puryantini *et al.*, 2017). Likewise, Performance is viewed as the skill of workers to maximize their productivity using least effort or expenditure (Abdulrahman and Garba, 2020). Performance is also defined as the attainment of work by employees in every unit of the firm due to the objective of the employee work and productivity (Singh and Hanafi, 2019). Though, Performance is a fairly extensive concept, and the meaning changes in harmony with user's perspective and needs (Kabuoh, 2016).

Consequently to this, performance is being measured using one of these forms: Financial measures and non-financial measures or a combination of the both (Bakar *et al* 2015; Wanjau *et al*, 2015; Koitamet and Ndemo, 2017; Ismanu and Kusmintarti, 2019). Financial measure are related to monetary instruments derived from accounting record (Konté *et al*, 2019; Kraus *et al.*, 2012) with specific indicator such as gross margin, profitability, return on investment, increase in sales, gross operating profit and operating income.

On the other hand, non-financial performance uses non- monetary instruments to provide explanations on how well a bakery is doing (Ogbu *et al*, 2019; Bakar *et al.*, 2015; Wanjau *et al.*, 2015). Although, this performance measure has no financial element but they are considered as main indicators affecting financial measures (Laukkanen *et al.*, 2013). The indicators of non-financial performance are; customer satisfaction ethical behavior, service quality, product acceptance (Suleiman *et al.*, 2011; Samiloglu *et al*, 2017; Ismanu and Kusmintarti, 2019). Therefore, this study adopts the financial performance measure discussed earlier. The rationale for this study is premised on the fact that studying bakery based on increase in sales will give an informed perspective as to whether or not the value proposition do satisfy bakery business objectives.

Entrepreneurial behavior is one of the factors that determine the performance of bakery firms because it has a significant and positive relationship with performance (Laukkanen *et al.*, 2013). A firm performance is seen to be effective if it attains its sales or market share goals which depend on efficiency, while an organizational performance is said to be helpful if it makes use of its resources to attain high level of performance (Akingunola, 2011). Resources include human, material, financial and information resources. The other resources are matched by human resource that is the organizations employees.

Nzuve and Omolo (2012) conceived that the effectiveness of an organization in fulfilling its purpose is termed performance. They further emphasized that performance determines the survival of an organization in the economy but (Suleiman *et al.*, 2011) views performance as the indication of how the organization uses its resources in such a way that will ensure the achievement of its set objectives. This study therefore adopts (Bakar *et al.*, 2015; Wanjau *et al.*, 2015; Koitamet and Ndemo, 2017; Ismanu and Kusmintarti, 2019) conceptualization of performance as a) their recognition based on financial metrics: which include profitability, return on assets, increase in sales, market share, and return on investment and their identification based on non-financial metrics: employee satisfaction, product acceptance, customer satisfaction.

Increase in sales of bakery is therefore an important planned variable by the bakery entrepreneurs. Changes in increase in sales are also highly correlated with changes in the profit margins because an entrepreneur will evaluate its profit through the increase and decrease of sales in order to improve productivity (Samiloglu *et al.*, 2017). Specifically, Managers of bakeries in Minna will be asked to rate their increase in sales level with their current bakery as well as their willingness to recommend that bakery to their family, friends and colleagues.

2.2 Conceptual Framework

This study is aimed at investigating the impact of entrepreneurial behaviour and performance of bakeries in Minna, Niger State. The independent variable, entrepreneurial behaviour, has the modes/dimension: innovativeness, drive to achieve and risk taking. Performance is the dependent variable very much influenced by entrepreneurial behavior. This conceptual framework was designed as a model deliberate on the relationship between the dependent and independent variables discussed earlier in literature review and elaborated below in figure 2.1 below.

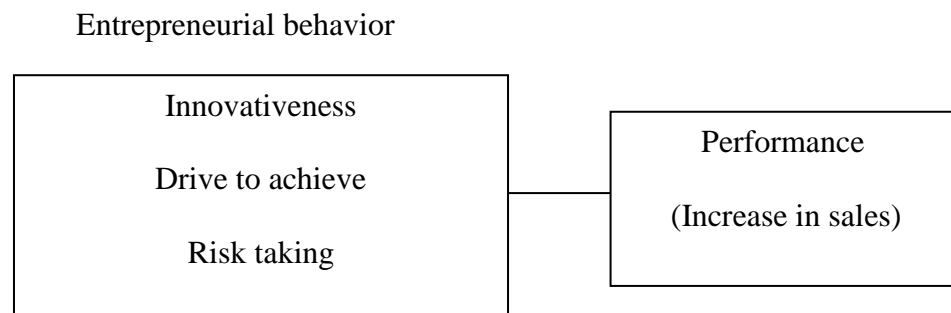


Fig 2.1 represents this study's conceptual framework:

Source: (Author's compilation, 2023)

Fig 2.1: The conceptual framework for the study shows the relationship between entrepreneurial behaviour and performance variables. It depicts the modes of behaviour that a bakery manager can adopt in order to achieve performance for his /her enterprise. It can be observed from Figure 2.1 that this study expects the manager's' perception about their bakery's entrepreneurial behavior in terms of innovativeness, drive to achieve and risk taking to determine their overall level of performance which is the summative of their sales growth with their customers and their willingness to recommend that bakery to their family, friends and colleagues.

2.3 Theoretical Review

In this subsection, three of the most widely adopted theories of performance are discussed, after which one theory is selected to serve as this study's theoretical foundation. The theories to be discussed are a) Innovation theory; b) Expectancy theory, and c) Resource based theory.

2.3.1 Schumpeter's innovation view

Schumpeter Innovation Theory was developed by a prominent Australian economist Joseph Alois Schumpeter and his colleagues in 1934 (Śledzik, 2013). This theory brings to light how an entrepreneur changes technological possibility alters conventions through innovation activity and thus, moves production constraints (Schumpeter and Opie, 1934). Furthermore, Schumpeter view innovation refers to any new policy that an entrepreneur undertakes to reduce the overall cost of production or increase the demand for his products (Schumpeter and Opie, 1934).

Thus, innovation can be classified into two categories; the first category includes all those activities which reduce the overall cost of production such as the introduction of a new method or technique of production, the introduction of new machinery, innovative methods of organizing the industry e.t.c. The second category of innovation includes all such activities which increase the demand for a product such as the introduction of a new commodity or new quality goods, the emergence or opening of a new market, finding new sources of raw material, a new variety or a design of the product e.t.c (Schumpeter and Opie, 1934). The theory posited that the entrepreneur gains profit if his innovation is successful either in reducing the overall cost of production or increasing the demand for his product. Often the profits earned are for a shorter duration as the competitors imitate the innovation, thereby ceasing the innovation to be new or novice (Schumpeter and Opie, 1934).

Earlier, the entrepreneur was enjoying a monopoly position in the market as innovation was confined to him and was earning larger profits. But after some time, with the others imitating the innovation, the profits started disappearing. An entrepreneur can earn larger profits for a longer duration if the law allows him to patent his innovation (Śledzik, 2013). Such as a design of a product is patented to discourage others to imitate it. Over the time, the supply of factors remaining the same, the factor prices tend to rise as a result of which the cost of production also increases. On the other hand, with the firms adopting innovations the supply of goods and services increases and their prices fall. Thus, on one hand the output per unit cost increases while on the other hand the per unit revenue decreases. Innovation is the answer to real problems faced every day. The practice requires everyone without exemption, to participate in order to gain performance (Widjajanti, 2014).

However, the Schumpeter's Innovation Theory has been criticized on the ground that it does not present a broad view of the role of the entrepreneur who does not only introduce innovation but also responsible for proper organization of the business. It has also been criticized for concentrating only on innovation, which is a fractional part of the many functions of the entrepreneur. The theory has been described as inadequate since it does not offer a comprehensive explanation of what leads to a firm's performance in terms of profit (Herbert, 1991).

2.3.2 Expectancy's theory

The expectancy theory was projected by Victor Vroom of Yale school of management in 1964. This theory states that an individual will behave or act in a certain way as they are motivated to select a particular behavior over other behaviors due to what they expect the result of that selected behavior will be. This theory assumes that behavior results from conscious choices among alternatives whose purpose it is to maximize

pleasure and to minimize pain. Vroom realized that an employee's performance is based on individual factors such as personality, skills, knowledge, experience and abilities (Vroom, 1964). The researcher stated that effort, performance and motivation are linked in a person's motivation. Vroom realized that employee's performance is based on individual factors such as personality, skills, knowledge, experience and abilities (Vroom, 1964). Expectancy is the belief that increased effort will lead to increased performance (Vroom, 1964).

Belief that one can reach his/her goal by doing what it takes, instrumentality belief is that actions will be rewarded and valence the value that the reward represents to the individual (Renko *et al.*, 2012). Individuals choose behaviors that lead to the most desirable outcome (Segal *et al.*, 2005). In support of Renko *et al.*, in the entrepreneurship context, expectation has the strongest relationship with proposed actions. Although, sometimes people carry on in their behaviors even when the expectancy/justice conditions are not satisfied.

Vroom theory is based upon the three Assumptions:

- i. Valence** refers to the touching orientation people hold with respect to rewards. The deepness of want of an employee for money, promotion time off, benefits etc. management must realize what employee's value.
- ii. Expectancy** employees have diverse expectations and steps of self-assurance about what they are capable of doing. Management must discover what resources, training and supervision employees need.
- iii. Instrumentality** opinion of employees whether they will actually get what they wish even if it has been promised by management. Management must ensure that promises of reward are fulfilled.

According to this theory, expectancy is the supposed probability (ranging from 0 to 1) that a certain action or effort will lead to a certain outcome. Hence, high expectation will lead to greater efforts while low expectancy implies the opposite.

Though this theory has been widely used in research, it has been criticized on many counts. One of the criticisms is that the theory fails to account for factors such as workload capacity and learning. Another criticism is that the theory works with the assumption that effort and performance result in desired reward (Maxwell, 2021)

2.3.3 Resource based view/ theory

Resource base theory was first postulated in 1984 by Birger Wernerfelt, (Barney, 1991). The theory seeks to explain that each firm possesses resources that are detailed to the discovery of new opportunities (Barney, 1991; Lockett and Thompson, 2004). The theory also analyzes and interprets resources of the organizations to understand how organizations achieve sustainable competitive advantage (Barney *et al.*, 2001; Hamel and Prahalad, 1996). According to the theory, Resources of organizations that are valuable, rare, imperfectly imitable and defectively substitutable are main source of sustainable competitive advantage for sustained superior performance (Barney, 1991).

According to Barney valuable resource must enable a firm to do things and behave in ways that lead to high sales, low costs, high margins, or in other ways add financial value to the firm (Barney *et al.*, 2001). Barney also emphasized that resources are valuable when they enable a firm to conceive or implement strategies that improve its efficiency and effectiveness (Barney, 1991). RBV helps managers of firms to understand why competences can be perceived as a firm's most important asset and, at the same time, to appreciate how those assets can be used to improve performance. Resource-Based view has been criticized by scholars who have picked some holes in the theory. Some of the inadequacies of the theory as pointed out included that the

applicability of the theory is too narrow, lacks managerial implication, sustained competitive advantage is not achievable and value of resource is too indeterminate to provide a useful theory (Schilke *et al.*, 2018).

2.3.4 Theoretical framework

For this study, the Schumpeter innovation theory is adopted as the theoretical lens through which the relationship between entrepreneurial behavior and bakery performance will be investigated. Innovation is seen as the only way to discover new opportunities which must be exploited for new and unique products/services, process and markets. While drive to achieve connotes an entrepreneur's results-oriented and drives to build and grow a successful business. The risk taking ability emphasized the need to be encouraged in entrepreneurial desire to commute significant resources to opportunities with uncertainty outcomes.

However, this theory was seen as appropriate as it is the most suitable for this study because it has a relationship between entrepreneurs of bakeries in Minna. it is comprised of entrepreneurs who need to imbibe innovativeness as a way of life in their work activities and processes, by exploring new ways of doing things in order to be competitive. This however, can be achieved if there is a strong drive to achieve success by developing risk taking abilities. This is important because entrepreneurial behavior in bakeries has not been well practiced as they lack knowledge on how to be innovating, scared to take risk and cannot afford to fail when innovating.

2.4 Empirical Review

This section of the chapter presents a review of previous studies that empirically tested the relationship between entrepreneurial behavior and performance. These studies are

divided into two groups based on whether they focused on private or public sector organizations. Each group is discussed in the consequent subsections.

2.4.1 Entrepreneurial behavior and performance in the private sector

Rante and Warokka (2013) survey the effects of local culture, government role and entrepreneurial behavior on the SMEs performance conducted at three regencies in Special Province Papua (Indonesia), i.e. Merauke, Jayapura, and Keerom, and the targeted population included agribusiness small business. The study uses a mixed-method design for Data collection and analysis. A survey questionnaire was employed to collect Quantitative data. In-depth interviews were employed to collect qualitative data and interpret some of the survey findings. A total of 270 questionnaires were distributed to the Papuan entrepreneurs who are currently running their SMEs in the agribusiness industry, and a sample of 250 returned-questionnaires was used for further analysis. The study employed the path analysis and structural equation model to investigate the relationship between the determinants of indigenous economic growth and SMEs performance. The findings proved that the effects of local culture and government's role were stronger and significant through the intermediating variable entrepreneurial behavior. This indirect influence revealed that self-employed behavior was the medium to enhance and strengthen the SMEs performance. The study recommends that the nexus of local culture-government role-entrepreneurial behavior plays a vital role in promoting entrepreneurship development.

Rajakaruna *et al.* (2016) mainly focus on assessing the entrepreneurial behavior and identifying the factors which determined the entrepreneurial behavior of tea small holders in low country Sri Lanka. The study was conducted at *Kottawa* tea inspector's division in Galle district. Simple random sampling technique was employed to select 60 tea small holders. The study employed both primary data and secondary data.

Entrepreneurial Behavioral Index (EBI) was constructed using the eleven attributes of entrepreneurial behavior. Results revealed that the overall entrepreneurial behavior of the tea small holders posted a value of 76.62. Reports that low country has the highest contribution for the total national tea production between 2003 and 2013. Among all the attributes, achievement motivation and self-belief were revealed as higher level entrepreneurial behavior attributes. Rest of them such as innovativeness, management orientation, decision making, utilize available assistance, risk taking, leadership ability, coordination and cosmopolitans have designated a medium level entrepreneurial attributes. Education level, family support, utilization of information sources and the number of trainings received were identified as the key determinants which has impacted significantly and positively on entrepreneurial behavior. The study recommends that introducing the entrepreneurship development training programs to achieve the medium level components to highest level.

Kallmuenzer and Peters (2017) investigated the impact of entrepreneurial behavior on the financial performance of 198 rural tourism family firms in Austria. Entrepreneurial behavior was conceptualized into three dimensions; innovativeness, risk taking and pro-activeness, while financial performance was conceptualized into 5 dimensions i.e. sales growth, return on sales, gross profit and net profit. Data was collected using a questionnaire; the collected data was analyzed using regression analysis. The result revealed that both innovativeness and pro-activeness are positive while risk taking had no statistical significant impact on performance.

Olaniran *et al.* (2017) investigated the impact of risk taking on the performance of firms listed on the Nigerian stock exchange. A sample of 60 firms was studied and data collected was analyzed using random and fixed regression models. The result revealed a negative relationship between risk-taking and performance.

Kallmuenzer and Peters (2018) investigated the impact of entrepreneurial behavior on the financial performance of 198 rural tourism family firms in Austria. Entrepreneurial behavior was conceptualized into three dimensions; innovativeness, risk taking and pro-activeness, while financial performance was conceptualized into 5 dimensions i.e. sales growth, return on sales, gross profit and net profit. Data was collected using a questionnaire; the collected data was analyzed using regression analysis. The result revealed that both innovativeness and pro-activeness are positive while risk taking had no statistical significant impact on performance

Amir *et al.* (2018) conducted an analytical study on the effect of individual, environmental and entrepreneurial behavior on business performance of cassava SMEs agro industry in Padang. The study method used was quantitative analysis with Partial Least Square (PLS) version 2.0. The information used in this study includes primary and secondary data, equally qualitative and quantitative. The primary data foundation included all data collection methods from the original source and was collected intentionally for the purpose of the research. The results found that individual factors have positive and significant effect on entrepreneurial behavior with the influence coefficient 0.430. The most dominant individual factor that reflected entrepreneurial behavior was the experience with the load factor (λ) 0.877. Environmental factors have a positive and significant outcome on a person factors with the control coefficient 0.478. Environmental factors have a positive and significant result on entrepreneurial behavior with the power coefficient 0.405. The main dominant environmental factor that affected entrepreneurial behavior was preparation with the weight factor (λ) 0.840. The entrepreneurial behavior factor has a positive and major outcome on business performance with power coefficient 0.575. The majority dominant entrepreneurial behavior that is subjective to the business performance was the innovativeness with the

weight factor (λ) 0.774. The study recommends that on individual factors, entrepreneurs can make comparative studies to increase their experience and knowledge on similar products, (2) on environmental factors, the entrepreneurs need to link concentrated training and internships, so those activities are predictable to increase the entrepreneurs' knowledge and skills in the development of the goods they produce. (3) On entrepreneurial behavior factor, entrepreneurs need to improve innovative attitude through innovation, not only innovation in product form, but also innovation in the production process as well as on the form of packaging. New technologies need to be introduced to save time and to increase the production of processed cassava.

Lisa (2019) carried out a study to analyze the control of entrepreneurial behavior and organizational innovation concurrently and partially on the performance of MSMEs organization in Lumajang Regency, as well as to analyze the main variable affecting organizational performance. The study employed a sample of 40 MSMEs with questionnaire as the data collection method. The analysis technique used in this research is multiple regression analysis. The result of the analysis shows that entrepreneurship behavior and organizational innovation influence all together and partially influence organizational performance.

Ashilina *et al.* (2019) examined the influence of entrepreneurial behavior to the business performance of dairy farmers in West Bandung Regency, Indonesia. The analytical method used Structural Equation Modeling (SEM) with analytical tools data processing using LISREL 8.8. The data that was used in this research were the primary data collected through an interview process and the secondary data taken in accordance with the related institutions. The interview process took 149 people. The research found that business climate had positive and significant effect on the entrepreneurial behavior with a coefficient value of 0.25 and t-statistic of 8.87, while, the individual characteristics

had positive and significant effect on the entrepreneurial behavior with a coefficient value of 0.55 and t-statistic of 8.56. The entrepreneurial behavior of dairy farmers had positive and significant effect with a coefficient value of 0.99 and t-statistic of 10.28, which means that the entrepreneurial behavior will improve the business performance of dairy cattle business in West Bandung Regency, Indonesia.

Lisnawati and Ahman (2019) analyzed the relationship between entrepreneurial characteristics from Islamic perspective and the performance of SMEs of Muslim entrepreneurs in Indonesia. An explanatory survey was conducted with 50 fashion Muslim entrepreneurs in Bandung, West Java, using data gathering approaches such as technical questionnaires and interviews. SPSS is used to examine the collected data. The study's findings suggest that entrepreneurial characteristics have a link to SMEs' performance from an Islamic perspective.

Azra and Ummah (2019) investigated the impact entrepreneurial behavior has on the performance of SMEs in Udunuwara Division. The aim of the research was to examine the effect of entrepreneurial behavior and performance of SMEs. The study used the survey method and administered 91 copies of questionnaire on the respondent. Descriptive analysis, regression analysis and correlation analysis were performed using SPSS version 23. The study revealed that a significant impact of entrepreneurial behaviour on SME performance existed and recommended that SMEs should improve the entrepreneur's behaviour to generate profit.

Sivathanu and Pillai (2020) Investigate the role of entrepreneurial orientation (EOR), entrepreneurial bricolage (EBR), technology orientation (TOR), sustainability orientation (SOR) and Trust (TUR) in the sustainable enterprise performance (SEP) of tech startups Primary in Mumbai, Bangalore and Pune and their suburbs of India. A

survey was conducted using a structured questionnaire amongst 285 sample respondents from 425 tech startups and the data were analyzed using the partial least squares-structural equation modeling technique. The findings suggest that EOR and TOR significantly influence SEP. SOR and TUR do not significantly affect the SEP. EBR plays a significant mediating role between TOR and EOR and SEP in the context of Indian technology-based startups. This study recommends that the study has a novel contribution as it empirically validates the role of multiple constructs such as EOR, TOR, TUR, SOR and EBR toward SEP in a resource-constrained startup environment in the context of a developing country such as India.

Syam *et al.* (2020) carried out a survey on the effects of the environment on farmers' entrepreneurial behavior and the effects of entrepreneurial behavior on seaweed business performance and research takes place in two different production districts, which are Mangarabombang district and Mappakasunggu district and in Takalar Regency, with 150 respondents of seaweed farmers conducted by simple random sampling. The data analysis method used in this research is the Structural Equation Model (SEM) using AMOS 23 software. The result found that there are insignificant positive impacts of the internal environment on farmers' entrepreneurial behavior as the value of t-statistic is $1.61 < 1.96$, while there are significant positive impacts of the external environment on farmers' entrepreneurial behavior with the coefficient value of 0.58 and t-statistic of 2.50. The entrepreneurial behavior is found to give significant and positive impacts towards farm performance with the coefficient value of 0.41 and t-statistic of $5.26 > 1.96$. It's recommends that the development of farmers' entrepreneurial behavior will improve the seaweed business performance in Takalar Regency.

Nandhini *et al.* (2020) analyzes the entrepreneurial behavior of the sericulture farmers of Tamil Nadu and the major factors influencing their behavior. The study used statistical tools and technique analysis to analysis the socio economic characteristics. Descriptive statistics like mean and coefficient of variation was used to analyze the entrepreneurial behavior components viz., self-effectiveness, opportunity detector, planning ability, and leadership ability, risk bearing ability, social involvement and creativity of sample respondents. To know the consistency and reliability of the scale instrument, Cronbach's alpha reliability analysis done. Multiple linear regressions was employed to find the factors influencing the entrepreneurial behavior of sample farmers by keeping it as dependent variable and the variables age, education, annual income, farming experience, extension participation and source of information as independent variables. The findings suggested that the sample farmers had higher social involvement followed by risk bearing ability, self-effectiveness, and opportunity detector and planning ability. Leadership ability and creativity has lowest mean scores indicating that sample farmers are less confident in these dimensions. The study recommends training programmes on technology up gradation, awareness regarding new technologies and latest rearing methods need to be given to the sericulture entrepreneurs to improve their entrepreneurship behavior.

Anwar and Shah (2021) assess the impact of entrepreneurial orientation as a basis for entrepreneurial behavior among 373 SMEs operating in Pakistan. Entrepreneurial behavior was conceptualized into innovative, risk-taking and proactive, while financial and non-financial metrics where access. Data was collected using a structured questionnaire. The data collected was analyzed using SEM AMOS. The result revealed that innovativeness, proactive and risk-taking do not statistical impact on no-financial performance.

Hurtado-Palomino *et al.* (2021) assessed the multidimensionality of entrepreneurial orientation by examining how the several components of this orientation innovativeness, risk-taking, and proactiveness – affect business performance. The study looks at the direct, indirect, and moderating effects of these three characteristics on tourist company success. Using partial least squares structural equation modeling, the empirical study is conducted on a sample of 238 tourism enterprises located in three of Peru's World Heritage Sites (Arequipa, Cusco, and Lima). The findings reveal that proactiveness has a positive, significant, direct impact on business performance, whereas risk-taking has an indirect impact through pro-activeness.

Kusa *et al.* (2022) examined entrepreneurial behavior that shape performance in small family and non-family hotels in times of crisis I Poland using primary data collected through a structured questionnaire from 117 polish hotels made up of both family and non-family enterprises. The study used fuzzy-set qualitative comparative analysis. Findings from the study revealed that risk-taking and innovation increased the performance of the sampled hotels.

2.4.2 Entrepreneurial behavior and performance in the Public Sector

Mahmoud *et al.* (2020) explored the validity and reliability of an instrument to measure the relationship between entrepreneurial behavior and psychological factors on the individual performance of middle managers in the context of Nigerian medium enterprises (MEs). This study used the stratified random sampling method to identify its samples. The model of this study suggests that seven factors to be used as determinants of individual performance of middle managers in Nigerian MEs. The analysis of the collected data was conducted using SPSS v24. Finally, the results show that the instrument has a certain degree of reliability and validity and it is suitable for a full scale study in the Nigerian context. The study recommends that future studies can extend this

finding by conducting a full scale study to establish empirical relationships between the studied variables.

Pearce *et al.* (2020) conducted a study on the effect of manager's entrepreneurial behavior on subordinates in New York. The data were collected from the two units of an electric utility system, one with 8,000 employees and \$2.847 billion in 1992 revenues and the other with 10,000 employees and \$4.297 billion in 1992 revenues. This study was administered by the company to all 833 immediately subordinates of each of 102 individual managers. It was found that as entrepreneurial behavior, subordinates satisfaction with supervision increased. The study recommends that the relationship between entrepreneurial behavior and objective performance measures at both group and individual levels.

2.4.3 Gaps in the literature

The general review of extant empirical research on the impact of entrepreneurial behavior on the performance of bakeries presented in the previous subsections revealed four important research gaps which this study intends to address; two of the gaps relate to the choice of respondents for data collection, while the remaining two gaps deal with a sample imbalance and a geographical imbalance respectively.

The first gap relates to the fact that majority of the studies reviewed obtained data on a farm's entrepreneurial behavior from the farmers responsible for ensuring that the farms activities and operations are all about how to satisfy the consumers (e.g. Konté *et al.*, 2019; Amir *et al.*, 2018; Neneh, 2019; Lisa, 2019; Pearce *et al.*, 2020; Kusa *et al.*, 2022). The major problem with relying on respondents to evaluate themselves on a construct that can make them look competent or incompetent is that such data will be highly vulnerable to social-desirability bias. Social-desirability bias is an experience whereby respondents are inclined to provide responses that will present them in a positive light

rather than providing accurate responses that will make them look unsuccessful or incompetent (Tona *et al.*, 2021). Pearce *et al.*, (2020) argue that the best respondents to evaluate a bakery's entrepreneurial behavior are the employees and managers respectively; they are the ones that experience the quality of service offered by the bakery. Based on this gap, this study will collect entrepreneurial behavior data from the managers and employees of bakeries in Minna respectively in order to get some percentage of accurate information that will help this study.

The second gap identified in the literature was the geographical settings of most studies were foreign, for instance Sivathanu and Pillai (2020), Syam *et al.*, (2020) were from India; Lisa (2019), Amir *et al.*, (2018) were China; Ashilina *et al.*, 2019; Marliati, (2020); Nandhini *et al.* (2020) from Indonesia; Hurtado-Palomino *et al.*, (2021) from Peru. Only two studies were conducted in Nigeria (Adeyeye *et al.*, 2019; were not conducted on entrepreneurial behavior and bakery performance. Hence, the need for this study which is carried out in Nigeria and is on entrepreneurial behavior and the performance of bakeries in Minna.

The third identified gap is a sample gap which all the previous empirical studies reviewed explored the relationship between entrepreneurial behavior in the area of agribusiness (Nandhini *et al.*, 2020), livestock sector (Hurtado-Palomino *et al.*, 2021), MSMEs (Lisa, 2019), SMEs (Sivathanu and Pillai, 2019; Rante and Warokka, 2013), farmers (Ashilina *et al.*, 2019; Amir *et al.*, 2018). An investigation of this phenomenon among the bakery sector has been neglected while the agricultural sector has been given more attention due to farmers are mostly entrepreneurs (Neneh, 2019). This study hopes to begin to address this sample imbalance by investigating the impact of entrepreneurial behavior and the performance of bakeries in Minna.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Description of Study Area

This study takes place in Minna, the capital of Niger State. Minna falls within latitude 9.62 and 6.55 longitude of the equator (Population statistic charts, 2016). Minna has two (2) local governments to itself: Chanchaga and Bosso local government. Presently, the state covers a total land area of 76,000 sq.km of about 9 percent of Nigeria's total land mass. This invariably makes Niger State the largest in the country. Being a capital city, a lot of economic activities are practiced in the city. These include farming, manufacturing and services. Among the manufacturing activities in the city is bakery for the production of bread and other baked goods such as cakes. According to Master Bakers' Association, there were about 150 registered bakeries in Minna as at February 2023. These bakeries produce to serve the food need of over 300,000 people that live in the city where it has become a major staple.

Considering the nature of the product and the market for the product created by the populace, it is easily classified as one of the activities with high potential for profit making and general growth. However, this seems not to be the case, as most of these bakeries barely exist and some had folded in the last two years. Previous studies have identified some determinants of business performance among which is entrepreneurial behavior. The researcher has intentionally selected bakery firms in Minna to investigate the impact of entrepreneurial behavior on performance in view of not too impressive performance of the firms.

3.2 Research Design

This study adopted a quantitative approach using a census method to determine the impact of entrepreneurial behavior on the performance of bakeries in Minna. The use of a census-based design is as a result of the smallness of the population size. Data on entrepreneurial behavior of bakeries in Minna as well as their performance data was collected from Managers of the bakeries used in the study.

3.3 Population of the study

The population of the study consists of all the registered bakeries in Minna as at the time of the study. According to information obtained from Master Bakers' Association in Minna, there were 150 registered bakeries in Minna. Being a corporate-level research, the researcher made use of all the managers of the registered bakeries. Therefore, the population size of the study is 150.

3.4 Sample Size

Given the small size of the population of the study, census-based method was adopted, that is, each of the managers of the 150 registered bakeries in Minna as at the time of the study.

3.5 Sampling Technique

This study does not need a sample to be taken from the population and therefore requires no particular technique since every member of the population would be studied.

3.6 Source of Data Collection

Data for the study were generated from both primary and secondary sources. The main tool of primary data collection utilized in the study was a structured questionnaire. It was used to collect data from the respondents on the variables of the study and in line with the study's specific objectives. Secondary data such as journals, bulletins,

textbooks, and other relevant publications were also used to provide conceptual clarifications and other documented information needed for the write up.

3.7 Method of Data Collection

A close-ended, structured questionnaire was used to collect information about the respondents as well as data on this study's two variables. The questionnaire had three sections: the first section collected demographic data about the respondents. The second section collected bakery entrepreneurial behavior data from the respondents while the third section collected performance data from the respondents.

The measuring instrument contained a total of 30 items. The first 6 items were designed to capture the biography of the respondents. These included gender, age, marital status, education, location of the firm and age of the firm. This is followed by a set of 7 items each measuring the three dimensions of entrepreneurial behavior used in the study. The last 3 items were designed to measure the dependent variable, which is performance. The study used the 5-point Likert scale format for ease of analysis.

3.8 Measurement of Variables

The study's variables were divided into dependent and independent variables. The variables of the study were measured with a set of items mostly adopted based on reviewed literature and in line with the objectives of the study.

Entrepreneurial behavior as a construct has three variables: innovativeness, drive to achieve and risk taking. Respondents were asked to rate their level of agreement with 21 statements based on a five-point Likert scale, with 1 strongly disagree and 5 strongly agree. Finally, the dependent variable was measured using three items measurement.

3.9 Data Analysis Techniques

The study used both descriptive and inferential statistics to analyze data collected via a structured questionnaire. Descriptive statistics used in the study included tables and

percentages. They were used to analyze the demographic features of respondents. Similarly, inferential statistics was used for hypothesis testing. The inferential statistical tool employed in the study were Pearson-Moment correlation and multiple linear regressions which have been widely used in empirical studies to measure how changes in independent variable affect dependent variable and to test the significance of the relationship between the two variables. The tests were conducted at 5% level of significance.

3.10 Psychometric Properties of the Instrument

The validity and reliability of the research instruments that will be used by this study are discussed in the following subsections:

3.10.1 Validity of the research instruments

The face and content validity of the questionnaire were done through expert's opinion on the appropriateness of the items contained in the measuring instrument in relation to the subject matter of the study. Additionally, an extensive literature search was conducted to ensure that the items on the instrument adequately covered the topic under study.

3.10.2 Reliability of research instrument

The test re-test method of measuring reliability was used. During the process, same instrument was administered to the same set of people on two different occasions. The interval of time between the two exercises was one week and 10% (15 respondents) of the entire population was used. The Pearson-moment correlation results obtained from the measures which was 0.784 showed a strong correlation between the responses which supported the internal consistency of the instrument.

3.10.3 Procedure for Administration

The questionnaires were distributed to managers of the studied bakeries in Minna manually by the researcher and two research assistants. This helped in obtaining a high response rate.

3.11 Model Specification

The multiple linear regression analysis was used to estimate the effect of entrepreneurial behavior on the performance of bakeries.

The model is specified in functional form as follows;

$$Y = f(X_1, X_2, X_3) \text{ -----(1)}$$

Where Y is the dependent variable, and $X_1 - X_3$ are the independent variables.

By introducing the variable of the current study, we obtain:

$$PFM = f(INN, DTA, RKT) \text{ - - - - - (2)}$$

Where:

PFM = Performance

INN = Innovativeness

DTA = Desire to Achieve

RKT = Risk taking

Further, equation (2) is expressed mathematically as:

$$PFM = \beta_0 + \beta_1 INN + \beta_2 DTA + \beta_3 RKT \text{ -----(3)}$$

Where:

β_0 = PFM intercept, that is, the value of PFM when INN, DTA and RKT =0

$\beta_1 - \beta_3$ = Slope of regression equation

conclusively, equation (3) is expressed in econometric or empirical form by introducing the random error terms (μ)

$$PFM = \beta_0 + \beta_1 INN + \beta_2 DTA + \beta_3 RKT + \mu \text{ -----(4)}$$

The a priori theoretical expectations about the signs and size of the parameters of the function are as follow:

$\beta_1 > 0$ in the light of the positive between innovation and performance

$\beta_2 > 0$ as desire to achieve leads to higher performance.

$\beta_3 > 0$ as risk taking if calculate and moderate leads to higher performance.

3.12 Assumptions of multiple linear regression analysis

The following are the assumption of the linear regression employed in this study

- i. Linearity: the relationship between the independent and dependent variables should be linear.
- ii. Multivariate normality: this assumes that the residuals, i.e., the difference between the observed value of the dependent variable and predicted value are normally distributed.
- iii. Multicollinearity: this assumes that there is little or no multicollinearity in the data.
- iv. Variability: it assumes that there is variance in all the predictor/explanatory variables.
- v. Model specification model should be properly specified in the initial analyse carried out to make sure there is no violation of the above stated assumptions.

Multiple linear regression models have been the most popular statistical tool of analysis of quantitative data. As such, in order to test the multiple effect of enterpreneurial behaviour on the performance of bakeries, a multiple regression analysis was employed.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

4.1 Descriptive Analysis

4.1.1 Administration of research instrument

The study made use of primary data collected through a structured questionnaire. Table 4.2 shows how the questionnaires were distributed and retrieved.

Table 4.1: Administration of Questionnaire

	Number of Questionnaire	%
Number Retrieved	146	97.3
Number Unretrieved	4	2.7
Total	150	100

Source: Researcher's Computation (2023)

Table 4.1 shows that 150 questionnaires were administered to the respondents. However, only 146 copies of questionnaires were returned. This represents 97.3% of the distributed questionnaire. This rate of retrieval is impressive enough to support generalization of findings from the study.

4.1.2 Descriptive statistics

The distributional behavior of a set of data is tested using various statistics such as mean, standard deviation, skewness and kurtosis. Table 4.2 shows these features of the data used in the study

Table 4.2: Measure of Central Tendency

Variable	N	Statistic	Mean	Std. Deviation	Skewness	Kurtosis
Innovativeness	146		2.5034	0.58101	0.169	-0.750
Drive to Achieve	146		2.5397	0.61594	0.354	-0.405
Risk taking	146		2.2651	0.71319	0.363	-0.766
Performance	146		2.0425	0.54454	0.571	-0.578
VALID N	146					

Source: Researcher's Extraction from SPSS 23 Output (2023)

Table 4.2 shows that the mean statistic for each of the variables is close to 2. It further shows that the values obtained for the standard deviation are all less than 1. This shows the observations are not widely spread out from the mean of the observations. The skewness and kurtosis statistics are used to determine the normality of the distribution. While skewness is used to measure how symmetrical the distribution is, kurtosis is used to indicate the presence of outliers. A normal distribution has a skewness and kurtosis statistics of 0 (Westfall, 2014). As a rule, the values obtained for skewness and kurtosis for the distribution should be less than ± 1 to fall within the range of a normal distribution. A careful examination of the statistics in Table 4.2 shows that the distribution falls within the range of normality.

4.2 Demographic Characteristics of Managers

4.2.1 Distribution of respondents by gender

The gender distribution of the 146 managers that responded to the survey questionnaire is presented in the chart below:

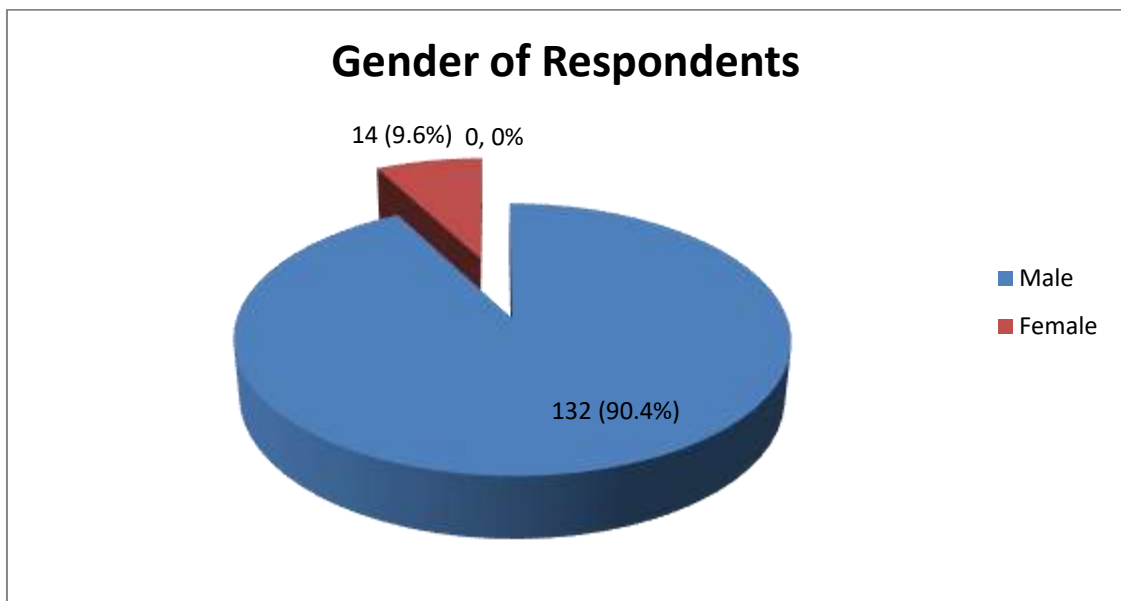


Figure 4.1: Distributions of Respondents by Gender

Source: Author's Field Survey (2023)

Figure 4.1 indicated that 90.4% of the bakeries surveyed in the study were managed by male while only 9.6% of the managers were female. Since most of these bakeries were owner-managed, it can be inferred that male owners of bakeries in Minna outnumber their female counterpart. This agrees with the finding of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and the National Bureau of Statistics (NBS) reports (Sajuyigbe et al., 2021) where male owners of small and medium enterprises in Nigeria were in the majority represented by 78%. This could be as a result of risk aversion disposition which is higher among women and also the fact that some cultural and religious practices restrict the number of women participating in entrepreneurial activities.

4.2.2 Age Distribution of respondents

The chart below shows the age distribution of the managers that participated in the study:

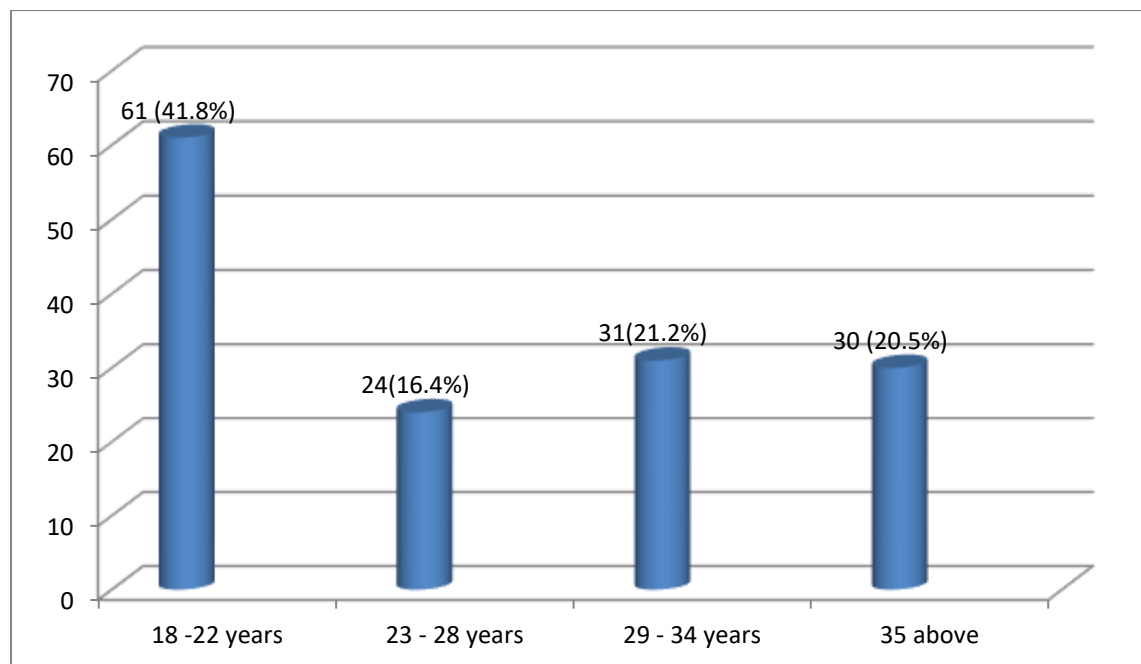


Figure 4.2: Age Distribution of Respondents

Source: Author's Field Survey (2023)

Figure 4.2 showed that 41.8% of the managers who participated in the survey were within the 18-22 year age range, 16.4% were within the 23-28 year age range, 21.2% were within the 29-34 year age range; while 20.5% were 35 years and above. This is interesting as the result shows that most of the bakeries were managed by youthful managers who were still in their prime. This could be a positive response to the problem of insufficient white-collar jobs for young school leavers in the country, which has made many school leavers look in the direction of entrepreneurship either as owners or managers of private firms.

4.2.3 Marital status of respondents

The respondents were asked to indicate their marital status. Figure 4.3 below shows the responses provided.

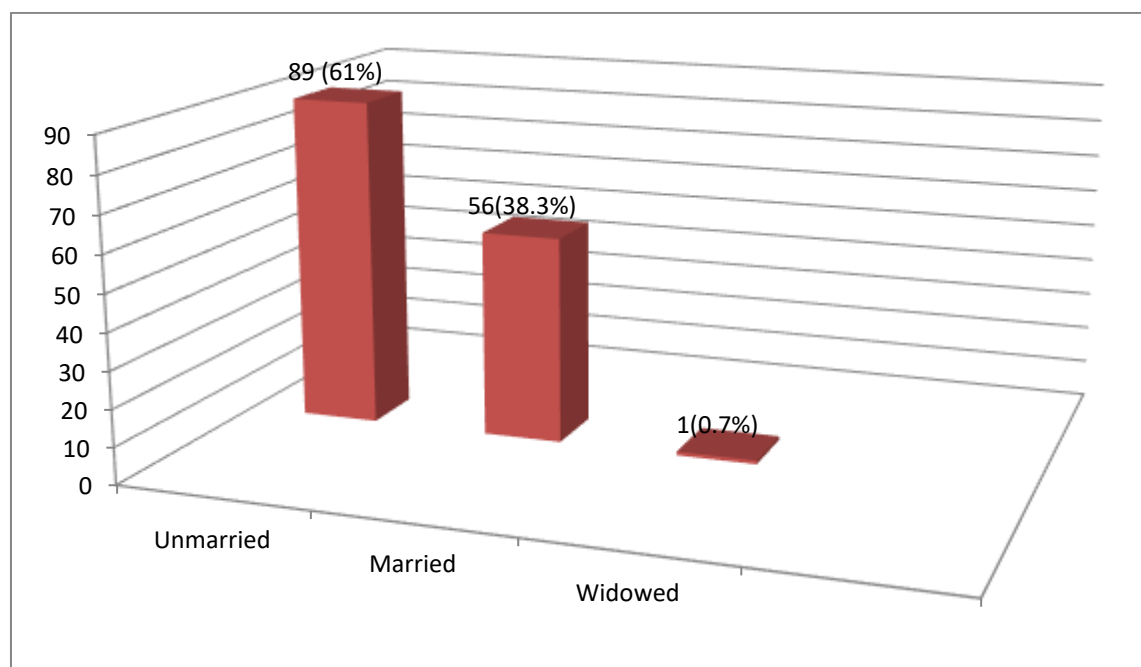


Figure 4.3: Distribution of Respondents by Marital Status

Source: Author's Field Survey (2023)

As shown in Figure 4.3, 61% (89) of the managers were unmarried, 38.3% (56) of the managers were married, and 0.7% (1) was a widow. This is understandable since most of the managers who were mostly male were still within the age category of 18-35

years. This could be due to the fact that young people within this age group are most likely fresh graduates still in the process of securing a dependable source of income flow upon which the decision to marry hugely depends.

4.2.4 Educational qualification

The responses given by the respondents when asked to indicate their academic qualifications are presented in Figure 4.3 below:

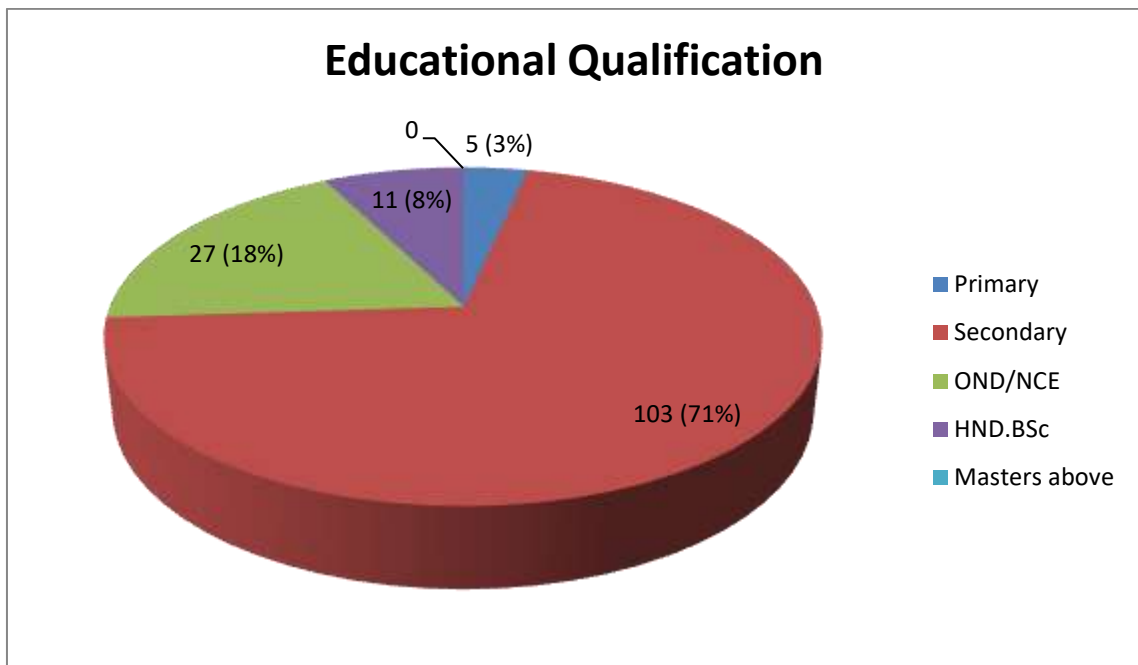


Figure 4.4: Educational Qualification of Respondents

Source: Author's Field Survey (2023)

Figure 4.4 indicates that majority of the respondents; represented by 71% (103) were holders of secondary school certificates. It also shows that 18% (27) of the respondents were OND/NCE holders, 8% (11) of the managers had primary school leaving certificate, 3% (5) of them were HND/BSc holders. It further shows that none of the managers holds a Master's Degree or any other higher qualifications.

It is observed from Figure 4.4, that in categorizing managers by academic qualification, managers with secondary school certificate were more in number. This does not tally with the report of Small and Medium Enterprises Development Agency of Nigeria

(SMEDAN) and the National Bureau of Statistics (NBS) reports (Sajuyigbe et al., 2021) where majority, represented by 30.9% were holders of Bachelor’s Degree. This could be attributed to the increasing number of school drop outs that could not complete their tertiary education for various reasons but chose to create employment for themselves as bakery owners/managers. This action is an evidence of their drive to achieve. This will definitely help in taking decisions on innovation.

4.2.5 Distribution of respondents by year of experience

The study sought to know from the respondents the length of time they have stayed managing their respective bakeries. Table 4.4 shows the responses provided by the respondents.

Table 4.3: Distribution of Respondents by Year of Experience

Year	Frequency	Percentage (%)
< 2	0	0
2-6	76	52
7-10	59	40
>10	11	8
Total	146	100

Source: Author’s Field Survey (2023)

From Table 4.3, it is observable that all the bakery managers have put in an upward of 3 years, thus, fulfilling the requirement for being selected for the study. While majority, represented by 95% (135) of the bakery manager shave worked within the last decade, 8% (11) have worked for more than a decade. This implied that the respondents have stayed long enough on the job to understand possible innovations that can enhance performance.

4.3 Inferential Statistics

The study developed three null hypotheses to test the empirical relationship between the three dimensions of entrepreneurial behavior used in the study and the performance of bakery firms at $p < .05$.

4.3.1 Diagnostic Tests

Multi-collinearity and serial correlation are the most emphasized assumptions of regression analysis. In using this analytical technique, it is assumed that there is no severe multi-collinearity among the independent variables and that the dependent and independent variables are not serially correlated. Table 4.4 presents the results of the tests of multi-collinearity and serial correlation.

Table 4.4: Results of Multi-collinearity and Serial Correlation Tests

Variable	Variance Factor (VIF)	Tolerance Level
Innovativeness	1.309	0.764
Drive to Achieve	1.196	0.836
Risk Taking	1.126	0.888
Durbin-Watson = 2.273		

Source: Author's Field Survey (2023)

Variance Inflation Factor (VIF) and tolerance level are usually employed to test for multicollinearity. According to Hair *et al.* (2010); and Bose and Kandaswamy (2021), VIF value of less than 10 and tolerance level above 0.10 indicate absence of multi-collinearity. Table 4.4 indicated that none of the three dimensions of entrepreneurial behavior have any collinearity between them. Similarly, Durbin –Watson value of 2.273, showed that the dependent and independent variables are not auto correlated, though, it is slightly above the acceptable value Of 2.0.

4.3.2 Testing Of the Significance of the Relationship between the Variables

Pearson - Moment correlation analysis was performed to investigate the strength of the relationship between entrepreneurial behavior and performance of bakeries in Minna.

Table 4.5 shows the result of the test:

Table 4.5: Pearson Moment Correlation Results

Variable	Performance
Innovativeness	0.386 (0.000)
Drive to Achieve	0.307 (0.000)
Risk taking	0.338 (0.000)
Performance	1

Source: Author's Field Survey (2023)

In table 4.5, the Pearson-Moment correlation coefficients are shown against the sig. values in parenthesis. As shown in Table 4.5, there is a positive association between entrepreneurial behavior and performance of bakeries in Minna since the Pearson-Moment correlation coefficients obtained for all the three measures of entrepreneurial behavior are positive. However, with correlation coefficients lying between 0.307 and 0.386 as shown in Table 4.5, indicate a weak positive association or relationship between entrepreneurial behavior and performance of the bakeries (Schober *et al.*, 2018).

4.3.3 Hypothesis Testing

In testing the hypotheses, the study employed multiple linear regression analysis. The table below presents extracts of the results which has been attached as appendix 2 on page 74 as follows:

Table 4.6: Multiple Regression Analysis Results

Variable	Standardized Beta Coefficient	t-statistic	Sig.
(Constant)	0.694	3.177	0.002
Innovativeness	0.240	2.833	0.005
Drive to Achieve	0.173	2.135	0.034
Risk taking	0.230	2.933	0.004

$R^2 = 0.223$; Adjusted $R^2 = 0.207$; F-Statistic = 13.616 (0.000)

Source: Author's Extraction from SPSS 23 Output (2023)

The model summary of the regression results showed that the model for the study has a good fit. This is shown by the F-statistic value of 13.616 which is significant. The Adjusted R^2 statistic which is given as 0.207 implied that the independent variables (Innovativeness, Desire for achievement and Risk taking) of the study accounted for 20.7% of the total changes taking place in the dependent variable (Bakery performance).

H₀₁: Innovativeness has no significant impact on the performance of bakeries in Minna.

The first hypothesis of the study stated that innovativeness has no significant impact on the performance of bakeries in Minna. The result showed that innovativeness has a positive regression coefficient of 0.240. Furthermore, the sig. statistic of 0.005, which is lower than 0.05 significant levels, indicates that the impact of innovativeness on the performance of bakeries in Minna is significant. This result, therefore, provides sufficient evidence to reject the null hypothesis.

H₀₂: Drive to achieve has no significant influence on the performance of bakeries in Minna.

The study's second hypothesis posited that drive to achieve has no influence on the performance of bakeries in Minna. The beta coefficient obtained from the results showed that drive to achieve has a positive coefficient statistic of 0.173 with a sig. value

of 0.034 which is below 0.05 level of significant, indicating that the effect of drive to achieve on bakery performance in Minna is positively significant. On this basis, the study rejects the null hypothesis in favour of the alternative hypothesis which states that drive to achieve has significant influence on the performance of bakeries in Minna.

Ho3: Risk taking has no significant effect on the performance of bakeries in Minna.

Finally, the third hypothesis was tested empirically using Table 4.5. The results showed that the independent variable (Risk taking) with a positive beta coefficient of 0.230 and associated sig. value of 0.004 has a significant direct effect on the dependent variable (Bakery performance) in the study area. Therefore, the study rejects the null hypothesis of the study in favour of the alternative hypothesis.

In summary, the results of the empirical test carried out using multiple linear regression analysis showed that entrepreneurial behavior measured using three variables (innovativeness, drive to achieve, and risk taking) has a direct and significant effect on bakery performance in Minna, Niger State. Consequently, all the three null hypotheses were rejected in favour of the alternative hypotheses.

4.4 Discussion of Findings

This study sought to determine entrepreneurial behavior and performance of bakeries in Minna. The findings of the study indicated that all the three proxies of the independent variable (innovativeness, drive to achieve, and risk taking) have positive and significant impact on performance of bakeries in the study area.

Objective 1: Examine the effect of innovativeness on the performance of bakeries in Minna.

The result showed that innovativeness has a weak positive association with the performance of bakeries in Minna, Niger State. It also showed that innovativeness has a profound positive effect on bakery performance as it can be predicted that every 1 unit

change in innovativeness accounts for 0.240 units in the performance of the bakeries in Minna. The study rejected the null hypothesis and accepts that innovativeness brings about better performance. This position aligns with that of Schumpeter's Theory of Innovation (1934) when he posits that the entrepreneur gains if his innovation is successful either in reducing the overall cost of production or increasing the demand for his product. Recently, Amir *et al.*, (2018) have also found that innovation would affect the performance of a business in a positive and significant way. Similarly, contrary to the finding in Malaysia that entrepreneurial innovativeness did not bring about an increase in the performance of retail and wholesale businesses (Falahat *et al.*, 2018), the result of the study indicated that innovativeness has positive effect on bakery performance. However, other studies have found that innovativeness as a core competence might not always have the desired significant positive effect on performance. (Hurtado-Palomino *et al.*, 2021; Seo *et al.*, 2014).

In view of the significant positive effect of innovativeness on bakery performance as indicated above, bakery owners and managers in Minna need to accord adequate attention to acquisition of innovative practices such as product and process innovation in order to further enhance performance and guarantee sustainability. These two aspects of innovation have been found to be particularly useful to SMEs as they struggle to survive in a competitive marketing environment (Nwagene *et al.*, 2019).

Objective II: Evaluate the extent to which drive to achieve affects the performance of bakeries in Minna.

Another variable of entrepreneurial behavior this study looked at is drive to achieve. The results revealed a weak, but positive relationship between drive to achieve and bakery performance in Minna. The result predicted that bakery performance increases by 0.173 units whenever drive to achieve increases by 1 unit. The study predicated its

decision to reject the null hypothesis of the study on the sig. value of 0.034 obtained which shows a significant effect. Desire to achieve is a primary entrepreneurial drive that ensures higher level of entrepreneurship (Ismail, 2022). A high entrepreneurial drive ensures innovativeness and risk taking (Iqbal *et al.*, 2021), and these could lead to higher entrepreneurial performance. This agrees with Vroom's (1964) position in his expectancy theory that increased effort would lead to increased performance.

Desire to achieve has significant effect on performance of bakeries in Minna. It is an important driver towards achievement (Lubada *et al.*, 2021). This is notable in the fact that most of the bakeries are owned by sole proprietors, hence, the drive to achieve and succeed in the business. Entrepreneurship in developing countries is highly hinged on the populous need for enterprising behavior (Tunio *et al.*, 2021). So therefore, drive to achieve as a significant factor in the increase in sales of Minna bakeries which is understood to be vital due to the drive of bakery owners to achieve profit among other factors. The finding can also be substantiated with the findings of Liswanati and Ahman (2019) and Syam *et al.*, (2020) who in separate studies established a positive influence of entrepreneurial behavior such as innovativeness and drive to achieve on firm performance.

Given the significant positive effect of this variable in the study, entrepreneurs, especially, owners of bakery firms in Minna could strengthen their achievement drive which often entails being goal and result oriented, possession of high professional and personal standards, persistent learning and the intensity of desire, commitment, dedication, and effort a person gives to individual goals. This would further improve the beneficial effect it has on their performance.

Objective III: Ascertain the effect of risk taking on the performance of bakeries in Minna.

Lastly, the study investigated the effect of risk taking as a dimension of entrepreneurial behaviour on bakery performance in Minna. The beta coefficient of 0.230 obtained from the result indicated that a unit increase in risk taking exerts a 0.230 upward effect on bakery performance in the study area. With a sig. value of 0.004, indicating significant effect, the study rejects the null hypothesis in favour of the alternative hypothesis. This is in line with the finding of Konté *et al.*, (2019) who established that performance is positively influenced by risk taking. In bakery, sales projections made at regular intervals constitute a risk and if this is moderate and calculated could bring about positive outcomes. Another element of risk faced by bakery firms is the launch of new products such as low-priced bakery products and entry into new market. Constant market research and development and constant survey by bakers will assist in identifying opportunities. This also could influence performance positively if well managed.

However, other scholars such as Olaniran *et al.*, (2017), Anwar and Shah (2021), and Hurtado-Palomino *et al.*, (2021) have shown in their various studies that risk taking, though, considered as a very vital component of entrepreneurship do not impact positively and significantly on business performance. For instance, Anwar and Shah (2021) established that risk taking ability of an entrepreneur does not affect performance significantly while Olaniran *et al.*, (2017) found a negative relationship between risk taking and performance. Simamora (2021) also discussed that risk taking only affects firm performance when coupled with higher managerial ability or competence, knowledge, skill and the availability of necessary information. The effect of risk taking

as a vital determinant of performance is therefore contextual as it varies from one context to another (Nigg, 2017).

Considering the level of the models explanatory level in explaining the variation in the response variable, it is evident that other factors are necessary in the attainment of higher performance of bakeries that were not included in the variable, (Jeje *et al.*, 2021) identified leadership role, workforce professional behavior, reward system as pivotal factors upon which performance of Bakeries can be increased in a study in Tanzania. Other factors such as diversification of business and divestiture of bakeries resources were identified to lead to continuous performance of bakery businesses in Edo state (Idehen and Oyarebu-Shuaib, 2021). The quality of bakery products also plays a vital role in the performance of bakeries (Qian *et al.*, 2021).

Firms that do not innovate cannot perform. Innovation is risky. However, in bakeries, incremental innovation that seems less risky is often adopted. The desire to achieve will always move the owner/manager to innovate and take risk. Drive to achieve makes a baker to labour to excel and dominate the market, thus, driving out less innovative bakers.

Hence, these variables, innovativeness, drive to achieve, and risk taking are of significant effect in bakery performance and eventually obtaining a competitive advantage on others.

CHAPTER FIVE

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The study was conducted to investigate the effect of entrepreneurial behaviour on bakery performance in Minna. A structured questionnaire was used to collect primary data from 150 bakery managers out of which 146 copies of were returned and annualized. Both descriptive and inferential statistics were used to analyse the data collected.

Using descriptive statistical tools such as charts, tables and percentages the study revealed among others that most of the managers that participated in the study were male and that most of the bakeries that were studied had been in existence for at least 3 years before the time of the study. The study also revealed that most of the bakeries represented by 67% were located in Bosso LGA, while only 33% of the bakeries were located in Chanchaga LGA.

Inferential statistic was used to test the three hypotheses of the study which were developed using the three dimensions of entrepreneurial behaviour (innovativeness, drive to achieve, and risk taking) covered by the study. The hypotheses were tested using multiple regression analysis to effectively measure the effect of the independent variables on the dependent variable. The test which was run at 95% confidence level and 5% significant level produced the following findings:

- i. Innovativeness as a dimension of entrepreneurial behaviour has a significant positive effect on the performance of bakeries in Minna.
- ii. Drive to achieve as a dimension of entrepreneurial behaviour affect positively and significantly bakery performance in Minna

- iii. Risk taking has a significant positive effect on performance of bakeries in Minna.

Conclusively, it could be inferred from these findings that entrepreneurial behaviour has a significant positive effect on the performance of bakeries in Minna, Niger State.

Although the overall model revealed that entrepreneurial behavior has significant impact on performance, the practical implication as indicated by R^2 of 22.3% is that entrepreneurial behavior proxies of innovativeness, desire to achieve and risk taking tendency of bakeries are not the major determinant of bakery performance, other factors maybe latent, yet contribute to bakery performance in Minna.

The following are the implication of this study's findings: Firstly, Schumpeter's theory of innovation was revealed to be relevant in this context as it adequately explained the impact of entrepreneurial behavior of innovativeness on their performance. This is evident in the findings of this study which revealed a significant positive effect of the proxies of entrepreneurial behavior on bakery performance in the study area.

In view of the above, it is inferable from the findings of the study that entrepreneurial behaviour has a significant positive effect on the performance of bakeries in Minna, Niger State, Nigeria.

5.2 Recommendations

Based on its findings, this study has the following recommendations:

- i. Bakeries in Minna should give more attention to innovation by conducting regular market survey and establishment of research and development section.
- ii. Bakeries in Minna should adopt more resilient culture driven by entrepreneurial will to achieve greater performance by investing on opening of new markets beyond Minna metropolis.

- iii. Lastly, it is recommended that bakeries in Minna should be more cautious, moderate and calculated in their approach to risk taking rather than being averse to risk, since it has positive effect on performance.

5.3 Contribution to Knowledge

This study has contributed to existing literature by investigating specifically, the relationship between the entrepreneurial behaviour of bakery firm owners/managers in Minna and their performance. The scope of existing knowledge in the area of discourse has been widened and applicability of previous findings from other areas and industries can be extended to Minna, the study area, and bakery firms.

5.4 Suggestion for Further Study

This study used primary data collected through a structured questionnaire to investigate the impact of entrepreneurial behaviour on performance of bakeries in Minna, Niger State. For further studies in this area, the researcher suggests that primary data collected through other methods of data collection; or secondary data, could be used to investigate the same subject matter in the study area or places outside the study area. Similarly, other dimensions of entrepreneurial behaviour such as proactiveness, locus of control, etc. could be studied since the R^2 obtained showed that there were other variables not captured by the study.

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APPENDIX1
QUESTIONNAIRE

Dear Respondent,

RESEARCH QUESTIONNAIRE

I am a postgraduate student of the above-named department and university, currently undergoing a study on “**The impact of entrepreneurial behavior on the performance of bakeries in Minna**”. You are kindly requested to fill this questionnaire as objectively as possible. I assure you that your response will be treated with utmost confidentiality and will be used solely for academic purposes. In accordance with this aim, you are kindly requested to respond to a 31-item survey which will take about 10minutes to complete. Your anonymity is guaranteed, so please respond as honestly as you can.

Thanks for your anticipated co-operation.

Kolo Christiana Lamide

PART I

Kindly tick the appropriate box and fill in the relevant answers for the questions.

SECTION A: Demographic profile

Gender: Male [] Female []

Age: 1 8-22 years 23-28years 29-34years

35Years and above

Marital Status: Married Unmarried Widowed

What tribe are you? Hausa Igbo Yoruba

others

What is your level of education?

a. Primary b. Secondary c. OND/NCE

d. BSC/HND e. Masters and above

What is your functional responsibility? Manager Supervisor

Sales Representative Marketer/Distributor

Experience in bakery: 1-3 years 4-6years

7-9years

Part II

Please kindly tick appropriately to indicate your response using the following scales:

SA, A, U, D, and SD.

Where: SA-Strongly Agree; A- Agree; U- Undecided; D- Disagree; SD- Strongly Disagree.

SECTION B: Innovativeness

S/N	Variables	SA	A	U	D	SD
1.	Our bakery encourages employees that like doing things differently to use the bakery’s resources to experiment.					
2.	Introducing different products/services makes your bakery to have more customers than others.					
3.	Our bakery creates enabling environment suitable for doing things differently.					
4.	Does your bakery often encourage employees by committing funds for training and development?					
5.	Our bakery trains its employees in order to equip them with new skills.					
6.	Our bakery dedicates time enough for its employees to learn new behaviors.					
7.	Our bakery has improved in terms of performance, because it has developed the capacity to do things differently.					

SECTION C: Drive to achieve

S/N	Variables	SA	A	U	D	SD
1.	Our bakery’s staffs avoid difficult tasks or rather strive to achieve target tasks.					
2.	Our bakery staff strives to excel and achieve goals in order to improve its performance.					
3.	Our bakery gives reward to its employees for outstanding performance.					
4.	Our bakery organization welcomes new ideas from its employees.					
5.	Our bakery does not abandon a failed experiment but try again until it achieves its purpose?					
6.	Our bakery tries its best to ensure employees are rewarded for work well done.					
7.	Our bakery develop achievement model in order to sustain performance.					

SECTION D: Risk taking

S/N	Variables	SA	A	U	D	SD
1.	Our bakery is aware that doing things differently is risk.					
2.	Our bakery frequently faces profit loss due to price decline/price fluctuation.					
3.	Our bakery makes provision for risk such as poor sales, in case it does not go as expected.					
4.	Our bakery occasionally runs financial risks for potential benefits.					
5.	To be successful in your bakery activities, it is necessary to run some risks.					
6.	Our bakery is not afraid of taking responsible risks. It is the matter of making it or not making it.					
7.	Our bakery has a formidable will to succeed in the face of challenges encountered on its pathway to growth.					

SECTION E

Please kindly provide appropriate increase in sales in the past 3 years
(2020, 2021, and 2022)

S/N	Year	2020	2021	2022
1.	What is your estimated level of sales?			

APPENDIX II

Descriptive and Regression Results Output

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Pfm	146	1.30	3.30	2.0425	.54454	.571	.201	-.578	.399
Inn	146	1.50	3.80	2.5034	.58101	.169	.201	-.750	.399
Dta	146	1.30	4.00	2.5397	.61594	.354	.201	-.405	.399
Rkt	146	1.00	4.00	2.2651	.71319	.363	.201	-.766	.399
Valid N (listwise)	146								

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	rkt, dta, inn ^b	.	Enter

a. Dependent Variable: pfm

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.473 ^a	.223	.207	.48492	2.273

a. Predictors: (Constant), rkt, dta, inn

b. Dependent Variable: pfm

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9.605	3	3.202	13.616	.000 ^b
	Residual	33.392	142	.235		
	Total	42.997	145			

a. Dependent Variable: pfm

b. Predictors: (Constant), rkt, dta, inn

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Coefficients			Tolerance	VIF
				Beta				
1	(Constant)	.694	.219		3.177	.002		
	inn	.225	.079	.240	2.833	.005	.764	1.309
	dta	.153	.071	.173	2.135	.034	.836	1.196
	rkt	.176	.060	.230	2.933	.004	.888	1.126

a. Dependent Variable: pfm

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	inn	dta	Rkt
1	1	3.880	1.000	.00	.00	.00	.01
	2	.066	7.696	.02	.02	.17	.86
	3	.030	11.395	.01	.71	.62	.10
	4	.025	12.562	.97	.27	.21	.03

a. Dependent Variable: pfm

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.5607	2.7178	2.0425	.25738	146
Residual	-.94196	1.27968	.00000	.47988	146
Std. Predicted Value	-1.872	2.624	.000	1.000	146
Std. Residual	-1.942	2.639	.000	.990	146

a. Dependent Variable: pfm

APPENDIX III

NAMES OF BAKERIES IN MINNA AND ADDRESSES

S/N	NAMES	ADDRESS
1	Silver Bakery	Shango By Timber Sheed
2	Himma Bakery	Anguwan Kadara Maitumbi
3	Godiya Bakery	Behind Mawo Secondary School Dutsen Kura Gwari
4	Futmin Bakery	Federal University of Technology Bakery Bosso Minna
5	Bakinka Yakamaka Bakery	Dutsen Kura Gwarimypa Road 3
6	Ostrich Bakery	Opp. News Line Tunga
7	Peaches Bakery	Off Neteco Road Tunga Minna
8	Mushibba Bakery	Sauka Kahuta
9	Tea-Mah Bakery And Confectionery	Old Airport Road, Minna, Nigeria
10	Nasiha Bakery	Raiway Kasuwan Gwari Minna
11	Lafiya Bakery	Makera Road Minna
12	Nagarta Bakery	Limawa Area Minna
13	Denco Bakery	Barkin Sale A. Ward Minna
14	De-Superior Bakery	Morris Minna
15	Ngozi Bakery	Kpakungu Area Minna
16	Prom Bakery	After Obasanjo Complex Minna
17	Madina Bakery	Kpakungu Soje A.
18	Landmark Bakery	Top Medical Junction Tunga
19	Rahusa Bakery	Tungan-Goro Technical School Road Chanchaga

20	SmbSlawa Modern Bakery	Behind Nnpc Mega Station Gidan Madara Minna
21	Bilkebab Bakery	Nnpc Shango Minna
22	Rahamani A. Bakery	Chanchaga
23	Ayoola Bread	Kangiwa Chanchaga
24	Champion Bakery	Nikangbe Kusada Gidan Mai Anguwa
25	Alhikma Bakery	Albishir Minna
26	E. Three Bakery	Opp. Talba Estate Minna
27	Al-Jazeera Bakery	Opp. White Heart Bida Raod Behind Tender Gari Kpakungu
28	Ade Bakery	Kpakungu Opp. Nice Travel
29	Zhad Bakery	Shanu Village
30	Pandi Bread	Custom Quarters By Shiroro Tunga
31	Bosso Bakery	Back Of Bosso Market
32	Royal Bakery	Bosso Sabon Anguwa
33	Supreme/Gaskiya Bakery	Gidan Kwano
34	King's Cakes And Catering Services	Lasisi Beside Con Oil /Nepa Office Suleja, Abuja Road Chanchaga
35	Unik Special Cake Bread	After Mana Primary School Sauka Kahuta
36	Annuri Bakery	Gbajagu Minna
37	Kudus Bakery	Kpakungu Area
38	DadinKowa Bakery	Back Of Alovera Hotel Tunga
39	Gaskiya Bakery	Uphill Samade Near Ube Pry School Tunga Minna
40	Savannah Bakery	Limawa Minna

41	YawuriGaskiya Bakery	Abayi Close Minna
42	Biggles Bakery	Opp. Police Headquarters Dutsen –Kuran Hausa
43	3 Bees Bakery	Tunga Minna
44	Ugo-Oma Bakery	Back Of Tunga Market
45	M.D Bakery	David Mark Road Maitumbi
46	Walhaj Bakery	Maitumbi Opp. White House
47	Zumunta Bakery	Barikin Sale
48	Samad Bakery	Dusten-Kura Hausa Minna
49	Mutunci Bakery	Kateren Gwari Area
50	Lazeez M.H.D Bakery	Kpadukwai Minna
51	Aminci Bakery	Back Of Fire Service
52	Top Alheri Bakery	Anguwan Daji Minna
53	Ikram Bakery	Anguwan Daji Minna
54	Zadin Kowa Bakery	Flay-Out Minna
55	Albarka Bakery	Bosso Town
56	Bosso Bakery	Bosso Town
57	Flourish Bakery	No. 2 Shalon Street, Pyata Road Off Beger Junction Tudun Fulani Bosso
58	Sarari Bakery	RafinYashi
59	Candy Bite Bakery	Zarumai Minna
60	Safara Bakery	Bosso Road
61	Lawu Bakery	New York Kinkapa Along Sabon Anguwan Bosso
62	Inganci Bakery	RafinYashi
63	Jada Bakery	Anguwan England Bida Road Garatu

64	I.B.B Bakery	SabonGariMinna
65	Queens Bakery	Opp. Julius Berger BossoTudun Fulani Beger Junction Bosso
66	Albarka Bakery	Maikunkele By Market Junction
67	Jolly Bakery	Bosso Road
68	Wadata Bakery	Gurara Area Minna
69	Energy Bakery	Tunga Road
70	Diamond Bakery	Kpadukwai Opp. Central Market
71	Rahama Bakery	Maitumbi Sabon Anguwa
72	H.S.B Bakery	M.I Wushishi Road
73	J. Best Bakery	Dutsen-Kura Gwari
74	Hamdala Bakery	Barikin Sale 5
75	Shakalinka Bakery	Anguwan Gabas Minna
76	Alhayat Bakery	Chanchaga Opp. Pw Factory
77	Kudus Bakery	Kpakungu Area
78	Dadinkowa Bakery	Back Of Alovera Hotel Tunga
79	Gaskiya Bakery	Up Hill Samade Near Ube Pry School Tunga. Minna
80	Ever Joy Bakery	David Mark Road Maitumbi
81	313 Bakery	Back Of Dana Company Maitumbi
82	Company Special Bakery	Behind White House Maitumbi Minna
83	Rahama Bakery	Sayako Maitumbi Road Minna
84	Nakowa Bakery	Kpakungu
85	Mothers Bride Bakery	Off Okada Road Dutsen-Kura Hausa Minna
86	Samad Bakery	Dutsen-Kura Hausa Minna

87	Samad Bakery	Hayan Gwari Bosso
88	Samad Bakery	Anguwan Sarki Bosso
89	Himma Bakery	Dutsen-Kura Hausa Minna
90	Godiya Bakery	Back Of Fire Service Minna
91	Godiya bakery	By Mawo Secondary School Dutkura-Gwari
92	Chichi Bakery	Kpadukwai
93	Nagari Na Kowa Bakery	Kpadukwai Minna
94	Muhibba Bakery	Kpadukwai Minna
95	Rahusa Bakery	Gbeganu
96	Zumunta Bakery	Gbeganu
97	El-Amin Bakery	Plot 13 Northern By-Pass Minna
98	Albarka Bakery	Bosso Town
99	Ariston Bakery	Bosso Town
100	Albarka Bakery	Maikunkele By Market Junction
101	Aminchi Bakery	Maikunkele Market
102	S.M.B Bakery	Maikunkele Market
103	BakinkaYagayaMaka Bakery	Mai Sassaka Road Tunga Minna 1
104	BakinkaYagayaMaka bakery	Mai Sassaka Road Tunga Minna 2
105	BakinkaYagayaMaka Bakery	Dutsen Kura Gwari Mypa Road 3
106	BakinkaYagayaMaka Bakery	Kpakungu Before Bida Road 4

107	Bakinka Yagaya Maka Bakery	Back Of Kasuwan Gwari 5
108	Ibb Bakery	Sabon Gari Minna
109	Rahama Bakery	Darussalam Minna 4
110	Rahama Bakery	Barkin Sale 5
111	Hamdala Bakery 1	Opp. C.B.N Quarters Tunga
112	Hamdala Bakery 2	Tunga Opp. Bakinka Yagayama Road
113	Lovers Bakery	Abdulsalam Garage Minna
114	Marhaba Bakery	Opp. Bahago Plaza Tunga Minna
115	Top Marhaba Bakery	Off Sabon Titi Tunga Minna
116	Golden Bakery	Brighter Area Minna
117	Ba'agoni Bakery	Sabon Gari Area
118	Shukura Bakery	Shiroro Road Minna
119	Muhibba Bakery	Sauka Kahuta
120	Taal Bakery	Sauka Kahuta
121	Nasiha Bakery	Railway Kasuwan Gwari Minna
122	Martaba Bakery	Hospital Road Minna
123	De-Superior Bakery	Morris Minna
124	Prom Bakery	Kpakungu Area Minna
125	Sawaba Bakery 1	Kpakungu Soje A
126	Sawaba Baker 2	Kpakungu Soje B
127	Sawaba Bakery 3	Kpakungu Area
128	Sawaba Bakery 4	Gbeganu Gurara Minna
129	Ihsan Bakery	Gangaren Sanda Bature

130	New Nasiha Bakery	Maitumbi Opp. Challenge Int'l School Bosso
131	Nasiha Bakery	Back Of Massalaci Chanchaga Tungan-Goro
132	Rahusa Bakery	Tunga-Goro Technical School Road Chanchaga
133	Nasiha Bakery	Alade Junction Chanchaga
134	A1 Buttered Bread	Behind Prestige Nursery & Primary Modern Anguwan Gwari Chanchaga
135	Our Friends Bakery	Chanchaga Back Of Kasun Dare
136	Ayo Ola Bread	Kangiwa Chanchaga
137	Nagari Nakowa Bakery	Off K/Gwari Road By Koyan Bana Primary School Minna
138	Al-Jazeera Bakery	Opp. White Heart Bida Road Behind Tender Gari Kpakungu
139	Pandi Bread	Custom Quarters By Shiroro Tunga
140	Nasiha Bakery	Gidan Mangoro Bosso
141	Mai-KyauNakowa	Opp. Garatu Market Bosso
142	Nasiha Bakery	Garatu Market Bosso
143	O3 Butter Bread	Opp. Talba Market Minna
144	Unik Special Cake Bread	After Mana Primary School Sauka Kahuta
145	Bread Bank	Bosso Low Cost
146	Basira bakery	Limawa Minna
147	Eagle Bakery	Mobile AreaMinna
148	Freedom bakery	Mypa Minna
149	Lafiya bakery	Hospital Road Minna
150	Zuma Bakery	Western Bypass