

# EFFECT OF ENTREPRENEURIAL FAMILY BACKGROUND ON THE PERFORMANCE OF SELECTED MICRO, SMALL AND MEDIUM ENTERPRISES IN KADUNA CAPITAL AUTHORITY, KADUNA STATE, NIGERIA

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## Abstract

*This study investigated the effect of entrepreneurial business background on the performance of selected micro, small and medium enterprises (MSMEs) in Kaduna Capital Authority, Kaduna State, Nigeria. It adopted a descriptive survey design and utilized a structured questionnaire for data collection. The research population comprised the 180,000 MSMEs in Kaduna Capital Authority that are registered with the Corporate Affairs Commission. Out of these, a sample size of 400 owners/managers was determined using Yamane (1967) sample formula. The study adopted partial least squares structural equation modeling (PLS-SEM) for the analysis of data, using Smart-PLS version 3 as a tool. The findings of the study indicated that while family business experience had negative but significant effect on MSME performance, both family support and family role models had positive and significant effect on the performance of MSMEs in Kaduna State Nigeria. Based on the results, it was recommended among others that owners/managers of MSMEs in Kaduna State should leverage family support such as open encouragement from family members, financial support, and so on improve business performance.*

**Keywords:** Family business experience, family support, family role models, family background, MSME performance.

## INTRODUCTION

The performance of micro, small, and medium enterprises (MSMEs) is a crucial area of concern globally, as they drive economic growth, innovation, and job creation (Herath & Mahmood, 2013; Maulani et al, 2023). MSMEs employ over two-thirds of the global workforce, contribute significantly to GDP, and play a key role in reducing poverty and achieving social justice (Houngbo, 2023). In Nigeria, the federal government has launched initiatives like SMEDAN, National Policy on MSMEs, and NEDEP to support MSMEs (SMEDAN, 2024). Additionally, Vision 20:2020 and Nigeria Agenda 2050 aim to drive economic growth through MSMEs (Onyeyi, 2020; World Bank, 2024). In Kaduna State, government initiatives have led to significant growth in MSMEs, from 548,749 in 2010 to 1,931,387 in 2017 (SMEDAN & NBS, 2010; 2017).

The influence of entrepreneurial family background on MSME performance is a global phenomenon, with research showing its significance in various countries, including Sweden and Japan (David, 2020; Karlson, 2024). Family background dimensions like family business experience, family support, and family role models have been leveraged to foster MSME growth in developed economies (Bennedsen et al, 2022). Today, 13 Italian family businesses are among the top 100 oldest much-admired companies in the world for longevity (Agstner, 2020), and this points to the resilient nature of family-owned businesses to survive various kinds of turbulence. So, by adopting best practices and strategies that have been tested and proven by family members, owners of MSMEs that are connected to families can change the narrative (Nigerian Bureau of Statistics, 2020).

Also, family role models have been found to play a significant role in shaping the entrepreneurial intentions and behaviors of individuals towards successful establishment, running and growing of their business (Krueger et al., 2000). By nature, individuals emulate other human beings. From local heroes to global superstars, their behaviours are monitored and imitated (Ogogo et al, 2021). So, the presence of effective family role models is vital for nurturing the next generation of entrepreneurs and driving business success.

Family support is another dimension of family background that has been linked to the growth of MSMEs in Asia. Entrepreneurs who receive support from their families are more likely to succeed in their

businesses (Zhang & Wong, 2016). Decision-making processes are shaped by family support and it helps in bouncing back as well as maintaining long-term success (Ashraf et al., 2020; Annisa et al., 2021; Pasha et al., 2023; Dewi, 2024). Family support may include emotional support, esteem support, network support, information support, and tangible support like financial support and care package from home (Ratini, 2024). Emotional support from family positively correlates with entrepreneurial performance, enabling better decision-making during uncertain times (Neneh & Welsh, 2022).

The presence of these practical issues that warrant an effort to conduct various studies on family background and the performance of Nigerian MSMEs, no study hitherto found that has investigated the effect of family background on the performance of micro, small and medium enterprises in Kaduna State, Nigeria. Even though several empirical studies have investigated various facets of entrepreneurship and performance of MSMEs in both developed and developing economies (e.g. Maziku et al, 2014; Mwangemi et al, 2017; Adelekan et al, 2019; 8Oduguwa & Egwakhe, 2020; Elijah & Usaini, 2021; Mouelhi & Ghazali, 2021; Adeosun & Shittu, 2022; Khan et al, 2024), little effort has been made to study the relationship between family background and the performance of MSMEs. Consequently, this study aims to investigate the effect of family background on the performance of selected MSMEs in Kaduna State, Nigeria with a view to filling this gap as well as contribute towards better understanding of the entrepreneurial ecosystem in the state.

### **Statement of the Problem**

Having realized the significance of MSMEs as the key drivers of the economies of nations around the world, the Nigerian government has made noteworthy effort to facilitate their effective performance through the establishment of various initiatives, agencies, policies, and programs (Osotimehin et al, 2012; Agba, 2023; Joseph, 2024). In Kaduna State, government has likewise introduced various initiatives and partnered with financial institutions to create an enabling environment for MSMEs to thrive. Despite these efforts, literature reveals that MSMEs in Nigeria and Kaduna State face significant challenges, with a high failure rate of about 80% within the first five years, leading to increased rates of unemployment and poverty (Obaje, 2020; Nwabufo & Ezeani, 2020; Etim et al, 2022; Ikpoto, 2023). Thus, it is reported that the number of MSMEs in the country dropped by about two million between 2017 and 2021 (Dan-Awoh, 2022), and the Association of Business Owners of Nigeria (ASBON) revealed the folding of not less than 10 million MSMEs in 2023 (Ayantoye, 2023).

Even though several scholars emphasize that family influence, particularly parental entrepreneurship, can play a crucial role in shaping an individual's entrepreneurial mindset and intentions (Altinay et al, 2012; Anderson & Hammarstedt, 2011), the literature specific to the entrepreneurial family background and its direct effect on MSME performance is still limited compared to the broader research on MSMEs. Moreover, most existing MSME performance studies tend to address general entrepreneurial and business factors, such as access to finance, financial literacy, entrepreneurial orientation, entrepreneurial skills, environmental influences, etc., without sufficiently addressing the distinct contributions of family entrepreneurial background (Iskamto, 2024; De Massis et al., 2014; Taneja et al, 2022; Valle et al, 2022; Sevilla-Bernardo et al, 2024; Ghalke et al, 2024).

This gap highlights the need for further focused studies to deepen understanding of how family entrepreneurial exposure and support affect MSME performance and sustainability. Therefore, this paper aims to fill this gap by examining the effect of entrepreneurial family background on the performance of selected MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria. It focuses on proxies like family business experience, family support, and family role models. The specific objectives include:

- i. To examine the effect of family business experience on the performance of selected MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria.
- ii. To assess the effect of family support on the performance of selected MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria.

- iii. To evaluate the effect of family role models on the performance of selected MSMEs Kaduna Capital Authority, Kaduna State, Nigeria.

## **LITERATURE REVIEW**

### **Entrepreneurial Family Background**

Entrepreneurial family background refers to a family environment that influences an individual's future career intentions in business (Georgescu & Herman, 2020). It encompasses the structure, composition, size, and socioeconomic standing of a family, which can foster or impair the development of children (Folaranmi, 2019). People from entrepreneurial family backgrounds may incorporate their experiences, shaping their attitudes and intentions towards entrepreneurial action (Carr & Sequeira, 2007). Thus, the study by Oluwafunmilayo et al. (2018) suggested that exposure to family business background serves as the platform for the development of mentor-mentee interaction and apprenticeship program that specify the actual work experience in small business operation and could help to develop the general and specific human capital skills necessary to become a future entrepreneur. It can therefore be deduced that entrepreneurial family background refers to a family environment where family members are mentored to become successful future entrepreneurs. one or more members are involved in starting, managing or running their own businesses, nurturing the attitude towards entrepreneurship.

### **Family Business Experience**

Family business experience refers to the accumulated knowledge, skills, and tacit understanding gained by individuals through direct involvement in running family-owned firms (Morris et al, 2010). It includes operational know-how, business values, management practices, and social capital within the family context (Minola et al, 2016). Family business experience enhances an individual's ability to recognize opportunities, manage uncertainty, and innovate under resource constraints (Fang et al, 2021). The ongoing reveals that, the experiential dimension of business is crucial for entrepreneurial success, and that individuals with family business experience are likely to possess the necessary skills and knowledge to navigate business challenges.

### **Family Support**

Family support refers to the emotional, financial, and practical assistance provided by family members to one another (Aldrich & Cliff, 2003). In entrepreneurship, family support plays a crucial role in business growth and success (Rogoff & Heck, 2003). For this study, family support is defined as "the emotional, financial, practical, cohesiveness, and informational assistance provided by family members to entrepreneurs, contributing to business growth and success" (Aliyyah et al, 2021). Based on the above review, we may attempt the definition of family support as "the emotional, financial, practical, cohesiveness and informational assistance provided by family members to entrepreneurs, which contributes to business growth and success."

### **Family Role Models**

The concept of role models has been around for centuries, with roots in sociology, psychology, and philosophy. Ancient Greeks like Aristotle discussed the importance of exemplary figures in shaping moral character (Baird & Seva, 2023). He argues that individuals become virtuous by observing and emulating the actions of those who exemplify moral excellence, highlighting the formative power of role models in ethical development (Baird & Seva, 2023). Family role models are positive educational and entrepreneurial models who contribute to starting and successfully managing businesses within the family context (Steier, 2003). Research shows that role models often influence others' decisions to engage in entrepreneurship, with many emerging from close family ties (Bosma et al, 2012). Role models can inspire and motivate entrepreneurs to strive for excellence and provide guidance and support.

From the ongoing literature review, we may conclude that role models play a significant role in shaping individuals' attitudes, behaviors, and values, particularly during childhood and adolescence. Role models can inspire and motivate entrepreneurs to strive for excellence, build confidence, and develop a sense of purpose.

### **MSMEs Performance**

MSME performance refers to the ability of these enterprises to manage business activities effectively, generate profits, and implement strategies (Amri & Iramani, 2018). It reflects the ability to maintain and develop resources and operate continuously in the face of competition and dynamic consumer behavior (Fitria et al, 2018).

As used in most literature, MSME performance refers to a dependent variable, which practically requires a precise definition to avoid ambiguity since many dimensions are available for measurement. For example, financial performance often includes traditional accounting-based metrics such as profitability, sales growth, revenue, return on equity (ROE), earnings per share (EPS), asset growth, and capitalization. These indicators reflect the economic success and growth of MSMEs (Santos & Brito, 2012; Gerba & Viswanadham, 2016).

On the other hand, non-financial or subjective performance indicators include factors such as employee growth, market share, customer satisfaction and retention, product quality, innovation activities, and employee satisfaction. These operational effectiveness and competitiveness beyond pure outcomes (Richard et al, 2009; Santos & Brito, 2012). According to Oke (2023), increase in profitability, employee numbers, production lines, and total capitalization are key indicators of MSME performance.

From the ongoing literature review, we can deduce that MSME performance can be viewed from the financial point or the subjective angle. However, the definition provided by Oke is a hybrid as it combines the features of both. This study, however, adopted the non-financial indicators of MSME performance. Thus, it measured MSMEs performance using sales growth and number of employees.

### **Empirical Review**

Sreih et al. (2016) examined the structural relationships between entrepreneurial experience, support for community and family firm performance. Data was collected from a sample of 176 family businesses through a structured questionnaire and was analysed using PLS-SEM. The findings revealed that entrepreneurial experience has significant and indirect effect on family firm performance. Similarly, Fajarika et al. (2024) investigated the factors that have effect on the growth of SMEs across developed and developing countries. The study focused on the role of family business experience, education, and human capital resources and reviewed many published articles. The findings showed that entrepreneurial characteristics such as family business experience, education and expertise have a significant positive relationship with SME growth in both developed and developing countries.

Whereas the studies reviewed above provide insights into the relationships between family business experience and MSMEs performance, they have limitations. Thus, the study by Sreih et al (2016) has limited generalizability due to a specific regional sample and inadequate exploration of mediators beyond community and family support. Similarly, Fajarika et al.'s review approach is also limited, and combining findings from developed and developing countries creates contextual ambiguity, restricting applicability. These gaps highlight opportunities for further research on entrepreneurial family business experience and MSME performance.

Alves and Gama (2020) on the other hand, examined the relationship between family influence on business performance measured through power, experience and culture. The data was collected through a structured questionnaire answered by 169 Portuguese family firms. The exploratory factor analysis and multiple linear regression models were used for data analysis. The findings revealed a negative relationship between experience and financial performance. Matlay et al (2016) investigated the effect of early exposure to family business experience on developing entrepreneurs. The study found that early exposure to family business experience has positive influence on the performance of the entrepreneur. Even though the studies by Alves and Gama (2020) and Matlay et al (2016) contributed significantly to the literature, they have limitations. Alves and Gama's finding of a negative relationship between experience and financial performance warrants further exploration, and their focus on Portuguese firms



may limit generalizability. On the other hand, Matlay et al.'s study could benefit from investigating specific mechanisms behind early exposure to family business experience and its long-term effect. These gaps highlight opportunities for cross-cultural comparative studies, exploring mechanisms of family business experience, and longitudinal research to provide more insights.

Rasmi and Ramya (2023) investigated the influence of family support on financial access in MSMEs by administering a structured questionnaire to the sample of 80 entrepreneurs in Kerala, India. Using SPSS version 3 for data analysis, it was found that MSMEs with family support were more productive, competitive, and innovative, with better financial accessibility and business sustainability. Leung et al. (2019) examined the role of emotional and instrumental family support in work-family balance and subjective well-being among 245 SME owners in France. The study found that work-family balance mediated the relationship between family support and subjective well-being, with emotional support having a positive association and instrumental support having a negative association.

From the ongoing literature review, it is evident that the study by Rasmi and Ramya (2023) provides valuable insights into the crucial role of family support in fostering entrepreneurial success. However, the study's small sample size (80 entrepreneurs) and geographical specificity (Kerala, India) may limit generalizability to other contexts. Further research could explore the nuances of family support in diverse settings and investigate the mechanisms through which family support influences MSME performance. Also, the focus of the study by Leung et al (2019) on SME owners in France might limit applicability to other cultural or economic contexts. Future research could investigate the role of family support in diverse settings and explore the underlying mechanisms driving the observed relationships.

Rusmiati and Khan (2022) explored the influence of family moral support on female entrepreneurs in Indonesia and Pakistan, using interviews with 14 female-owned businesses. The study found that showing up and gaining family trust were essential forms of moral support that boosted confidence and security. Laender and Focke (2021) investigated parental support on nascent entrepreneurs' well-being with focus on emotional support provided by entrepreneurial parents at the founding stage. The study adopted purposive sampling to select 15 nascent entrepreneurs for semi-structured interviews. Using ground Analysis, it was found that entrepreneurial parental support influences the performance of nascent entrepreneurs positively.

From the above literature review, Rusmiati and Khan (2022) emphasized the significance of emotional support and trust in boosting confidence and security. However, the study's qualitative approach and small sample size (14 female-owned businesses) might limit generalizability. Further research could investigate the role of family moral support in diverse contexts and explore the quantitative relationships between family support and entrepreneurial outcomes. Similarly, Laender and Focke's (2021) qualitative approach and small sample size (15 nascent entrepreneurs) might limit applicability to broader populations. Future research could investigate the relationships between parental support and entrepreneurial outcomes in larger, more diverse samples and explore the mechanisms driving these relationships.

McLaughlin (2020) examined the effect of parental role models on the strategic action of entrepreneurial firms. The findings show that parental role model influence serves as an important intergenerational influence on strategic actions of second-generation entrepreneurs. Thus, parental role models have positive and significant influence on the business performance of the second-generation entrepreneurs. Chlosta et al (2012) investigated the influence of parental role models on decision of the offsprings to become self-employed in Germany. The study distinguished between paternal and maternal role models in entrepreneurial families. Using a sample of 461 alumni from eight German universities, it was found that the presence of a parental role model increases the likelihood that individuals become self-employed and that the influence depends on individual's openness. In Netherlands, Bosma et al (2011) investigated the importance of role models for (nascent) entrepreneurs. The study obtained data from 292 entrepreneurs in three major Dutch cities through a structured questionnaire. The findings revealed that

role models matter for pursuing an entrepreneurial career and are viewed as influential persons. It also revealed that entrepreneurs and their role models tend to resemble each other in terms of the characteristics that facilitate role identification, that is, gender, sector and nationality.

From the above literature review, it is apparent that the studies by McLaughlin (2020), Chlosta et al. (2012), and Bosma et al. (2011) provide insights into the significance of parental role models in shaping entrepreneurial intentions, behaviours, and performance. The findings emphasize the importance of intergenerational influence and provide insights into the mechanisms through which parental role models impact entrepreneurial outcomes. Despite the valuable contributions, potential literature gaps exist. The studies focus on specific countries, which might limit generalizability to other cultural or economic contexts. Additionally, the studies examine different aspects of parental influence, which might not be directly comparable. Further research could explore the underlying mechanisms driving the relationships between parental role models and entrepreneurial outcomes, investigate parental influence in diverse samples, and adopt longitudinal designs to provide insights into the long-term impact of parental role models on entrepreneurial outcomes. In the light of this, the present study aims to evaluate the effect of family role models on MSMEs performance in Kaduna State, Nigeria.

### **The Family Systems Theory**

This study is underpinned by the Family Systems Theory because it best describes the nature of connection between individual entrepreneurs and other family members and how the family influences the performance of businesses owned by its members. The Family Systems Theory, developed by the psychiatrist Murray Bowen in the late 1950s, views the family as a complex system where each member's behavior is influenced by and influences other members' behaviors. He develops the theory as a shift from individual psychopathology to the dynamics of the family as an emotional unit (Pollard & Boyd, 2023). Thus, the underlying theme of the family systems theory is that families are an emotional unit. They are an interconnected system of interdependent individuals such that a problem within one family member will necessitate adjustments from others. Hence it highlights the importance of family communication patterns and roles in shaping individual behavior (Long, 2003; Klinnert et al, 2018).

Although criticized by some scholars (Pam, 1993, Murphy & Callaghan, 2006), some researchers have continued to use family systems theory to explain the dynamics of family businesses (Mismetti et al, 2023; Thakur & Sinha, 2025). Thus, we can deduce that the theory is suitable for explaining the multifaceted nature of the family dynamics, and how family norms and values may easily resolve issues leading to infant mortality of businesses in Kaduna State.

### **METHODOLOGY**

This study adopted a descriptive survey research design, utilizing a self-administered questionnaire as the data collection instrument. The research population consisted of 180,000 owners/managers of micro, small, and medium enterprises (MSMEs) registered with the Corporate Affairs Commission and operating within the Kaduna Capital Authority, which comprises Kaduna North, Kaduna South, Chikun, and Igabi Local Government Areas. These businesses span various sectors, including manufacturing, distribution, wholesale, transport, agriculture, retail, service, hotels, restaurants, building, construction, culture, tourism, and more, with less than 10 to 200 employees.

Using Yamane's (1967) sample formula, a sample size of approximately 400 respondents was determined from the population of 180,000. This sample size is considered adequate for the study, as it falls within the recommended range of 30 to 500 for social science research (Ng'ora, 2012; Sekaran & Bougie, 2013). Given the unknown population figures for each stratum, the study employed a stratified sampling technique with equal allocation (Varshney, 2008), distributing the sample size of 400 evenly across the four Local Government Areas, as shown in Table 1.

**Table 1** *Distribution of Questionnaires to Owners/Managers of MSMEs in Kaduna Capital Authority*

S/No.	Local Government Areas	Sample Proportion
1,	Kaduna North Local Government Area	100
2,	Kaduna South Local Government Area	100
3.	Chikun Local Government Area	100
4.	Igabi Local Government Area	100
<b>Total</b>		<b>400</b>

**Source:** *Researcher's Computation (2025).*

To select the actual respondents for the administration of the questionnaire, the study adopted judgemental technique, while the data collected was evaluated through Partial Least Squares Structural Equation Modelling (PLS-SEM) using Smart-PLS version 3.

## RESULTS AND DISCUSSIONS

A total of 400 copies of the questionnaire were administered, out of which 353 were retrieved, representing 88 percent of the total. The study considered this response rate to be sufficient for statistical reliability and generalization based on the position of Aminu (2015) where it was suggested that in social science research, a 50 percent response rate is considered adequate for data analysis and reporting, whereas 60 percent is good, and 70 percent is very good considerably.

**Table 2.** *Measurement Model: Reliability*

Items	Family Business Experience	Family Model Role	Family Support	Performance of MSME
FBE1	0.586			
FBE2	0.947			
FBE3	0.663			
FBE4	0.664			
FBE5	0.561			
FBE8	0.815			
FRM1		0.901		
FRM10		0.726		
FRM2		0.581		
FRM5		0.603		
FRM6		0.832		
FRM7		0.568		
FRM8		0.914		
FRM9		0.857		
FSP1			0.655	
FSP10			0.620	
FSP2			0.864	
FSP3			0.780	
FSP4			0.710	
FSP5			0.767	
FSP7			0.824	
FSP8			0.820	
PFM1				0.901
PFM2				0.681
PFM6				0.838
PFM7				0.744
PFM8				0.882
PFM9				0.808

**Note:** 12 items were deleted due to measurement issue (n=353).

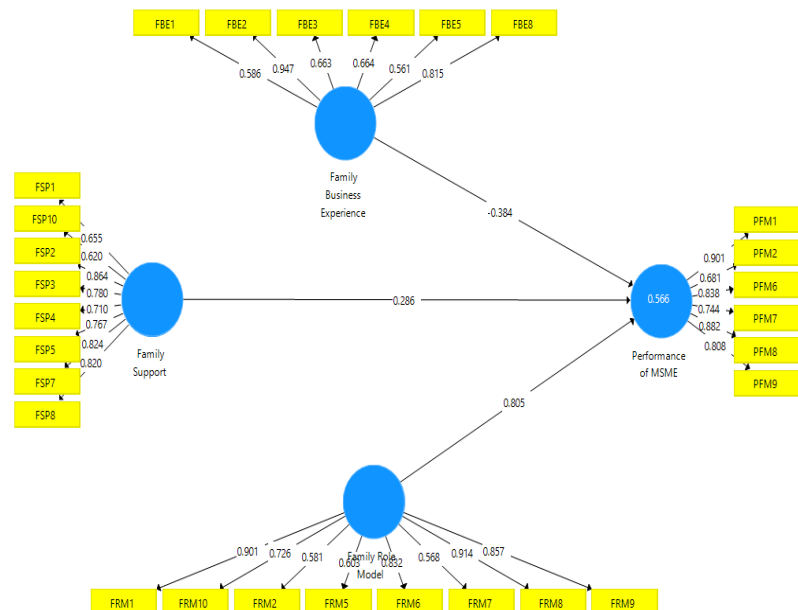
Comrey and Lee (1992) classified loadings of 0.32 as poor, 0.45 as fair, 0.55 as good, 0.63 as very good, and 0.71 as excellent. Therefore, as can be seen from the Table 2 above, twelve (12) items (FBE6, FBE7, FBE9, FBE10; FRM3, FRM4; FSP6, FSP9; PFM3, PFM4, PFM5 and PFM10) with loadings below 0.50 were removed from the analysis. Most of the indicators have loadings of 0.70 and above except nine (9) items (FBE1, FBE3, FBE4, FBE5, FMR2, FRM7, FSP1, FSP10 and PFM2) that have less than 0.70 but above 0.55. Even though these items have loadings below 0.70, they were maintained because they were found to be above the critical level of 0.35 to 0.55, and their removal would not bring about any significant change to either AVE or CR. Hence, all the remaining items are reliable to measure their respective reflective latent constructs based on the criterion recommended by Hair *et al.* (2014) and Hamid *et al.* (2017).

### Hypotheses Testing

Three hypotheses were developed in line with the objectives to guide the current study. As can be seen in Figure 1 below, the model specifically analyzed direct relationships represented by hypotheses H1: There is negative but significant relationship between family business experience and MSMEs performance; H2: There is positive and significant relationship between family support and MSMEs performance; and H3: There is positive and significant relationship between family role models and MSMEs performance.

Table 3 below shows the path coefficients, t-values and p-values being used to test the three null hypotheses of the study:

**Figure 1.** PLS Algorithm



**Table 3.** The Path Coefficients

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	Decision	P Values
Family Business Experience -> Performance of MSME	-0.384	-0.382	0.071	5.423	Reject	0.000
Family Role Model -> Performance of MSME	0.805	0.800	0.042	19.019	Reject	0.000
Family Support -> Performance of MSME	0.286	0.292	0.041	6.928	Reject	0.000

**Notes:** \*\*\*( $P < 0.01$ ), \*\*( $P < 0.05$ ), \*( $P < 0.1$ )

**Source:** Smart PLS Output, 2025



The results from Table 3 above shows that family business experience has negative but significant effect on the performance of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria with  $\beta = -0.382$  and  $p = 0.000$ . Thus, hypothesis one was not supported and therefore rejected at 5% level of significance. Since there is enough statistical evidence to accept the null hypothesis, the study concludes that family business experience has negative but significant effect on the performance of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria.

The result of the test in Table 3 above, shows that family support has positive and insignificant effect on the performance of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria with  $\beta = 0.805$  and  $p = 0.000$ . The study does not have sufficient ground to accept the null hypothesis since the p-value is less than the 0.05 level of significance. Therefore, the study concludes that family support has positive and significant effect on the performance of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria.

The result of the test in Table 3 above, shows that family role models have positive and insignificant effect on the performance of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria with  $\beta = 0.286$  and  $p = 0.000$ . The study does not have sufficient ground to accept the null hypothesis since the p-value is less than the 0.05 level of significance. Therefore, the study concludes that family role models have positive and insignificant effect on the performance of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria.

### Model Evaluation: R-Square and Predictive Relevance

The study evaluated the structural model using R-square ( $R^2$ ), a measure of predictive accuracy (Hair et al., 2011; Hair et al., 2012; Henseler et al., 2009).  $R^2$  represents the combined effects of exogenous latent variables on the endogenous variable (Hair et al., 2006; Hair et al., 2010; Hair et al., 2014). As a guideline,  $R^2$  values of 0.75, 0.50, and 0.25 are considered substantial, moderate, and weak, respectively (Henseler et al., 2009; Hair et al., 2011). Also, the exogeneous latent constructs of the study (i.e., family business experience, family support and family role models) explain 56 percent variance of MSME performance as shown in Table 4 below.

**Table 4:**  $R^2$  and Predictive Relevance of the Model

Endogenous Variable	R Square	R Square Adjusted
Performance of MSME	0.566	0.562

**Source:** *Smart PLS Output, 2025*

Based on the recommendations of Chin (1998), Henseler et al (2009), and Hair et al (2011) as indicated above, their direct relationship is moderate.

### Discussion of findings

The outcome of the first hypothesis examined shows a negative but significant effect of family business experience on MSME performance. This suggests that having family business experience might hinder performance in some way. The implication is that owners or managers of MSMEs in Kaduna Capital Authority, Kaduna State might need to re-evaluate how they utilize their family business experience or identify specific areas where this experience is detrimental. This could be due to various reasons such as outdated practices, over-reliance on traditional methods, or even potential family conflicts affecting business decisions. This finding is not consistent with previous works by Sreih et al (2016) Song et al (2022), Fajarika et al (2024) and Matlay et al (2016) that revealed a positive and significant relationship between family business experience and business performance. However, it is partly consistent with the work of Alves and Gama (2020) which revealed among others a negative relationship between experience and financial performance.

The findings of the second hypothesis tested show a positive and significant effect of family support on MSME performance. This suggests that family support is a crucial factor in enhancing MSME performance. The implication is that MSME owners or managers of MSMEs in Kaduna Capital Authority, Kaduna State could actively seek and leverage family support to improve their businesses.

This is consistent with the outcomes of previous studies (e.g. Laender & Focke, 2021; Rusmiati & Khan, 2022; Rasmi & Ramya, 2023) where family support was found to have significant influence on firm performance. Notwithstanding, Leung et al. (2019) introduced work-family balance to mediate the relationship between family support and subjective well-being of SME owners. The result showed that emotional support had positive association while instrumental support had a negative association with the subjective well-being of SME owners via work-family balance.

The test result of the third hypothesis reveals a positive and significant effect of family role models on MSME performance. This suggests that having entrepreneurial role models within the family can inspire, motivate, and guide MSME owners or managers, leading to improved performance. This is consistent with some previous works done by researchers including Bosma et al. (2011), Chlosta et al (2012) and McLaughlin (2020) where exposure of entrepreneurs to role models was found to have improved performance.

## **CONCLUSION AND RECOMMENDATIONS**

This study provides valuable insights into the effect of entrepreneurial family background on the performance of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria. The findings reveal a complex relationship between family influences and MSME performance. On one hand, family business experience was found to have a negative but significant effect on MSME performance, suggesting that MSMEs may need to reassess their reliance on family experience and consider external expertise to improve performance. On the other hand, family support and family role models were found to have positive and significant effects on MSME performance, highlighting the importance of leveraging family resources, guidance, and inspiration to drive business success.

- i Based on the finding that family business experience has a negative but significant effect on MSME performance in Kaduna Capital Authority, Kaduna State, Nigeria, it is recommended that MSME owners and managers in Kaduna Capital Authority, Kaduna State, Nigeria reassess their reliance on family experience and consider seeking external expertise to complement their knowledge and skills. This could involve attending training programs, workshops, or conferences to stay up to date with industry trends and best practices. Additionally, MSMEs may benefit from collaborating with external mentors or advisors who can provide objective guidance and support. By adopting a more refined approach to leveraging family business experience, MSMEs can mitigate the potential negative effects and tap into the benefits of external knowledge and expertise. This may involve identifying specific areas where family experience is beneficial and supplementing it with external expertise in areas where it is lacking. By doing so, MSMEs can enhance their performance, innovation, and competitiveness in the market.
- ii Given the finding that family support has a positive and significant effect on MSME performance, it is recommended that owners and managers of MSMEs in Kaduna Capital Authority, Kaduna State, Nigeria should prioritize building strong family relationships and encourage family members to get involved in the business. This could involve regular family meetings, open communication, and involving family members in key business decisions. MSMEs may also benefit from leveraging family support networks to access financial resources, emotional encouragement, and networking opportunities. By fostering strong family relationships and leveraging family support, MSMEs can tap into the benefits of family involvement and enhance their performance. This may involve developing strategies to engage family members in the business, such as providing training and development opportunities or recognizing and rewarding their contributions. By doing so, MSMEs can build a strong foundation for success and achieve their goals.
- iii Based on the finding that family role models have a positive and significant effect on MSME performance, it is recommended that owners and managers of MSMEs in Kaduna Capital Authority, Kaduna State should seek out and exploit family role models as a source of guidance, mentorship, and inspiration. This could involve seeking advice from successful family members, learning from their experiences, and tapping into their networks and

expertise. MSMEs may also benefit from identifying and emulating the characteristics and behaviors of successful family role models. By harnessing family role models, MSMEs can gain valuable insights, guidance, and support that can enhance their performance and competitiveness. This may involve developing strategies to engage with family role models, such as regular mentorship sessions or networking events. By tapping into the knowledge, expertise, and inspiration provided by family role models, MSMEs can build a strong foundation for success and achieve their goals.

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## QUESTIONNAIRE

Below are statements that describe how you have used your experiences of *involvement in family business, entrepreneurial experience, prior work experience, and industry-specific experience* to run your business for the past three years. Please tick (✓) in the box provided using the scales against each statement to indicate your level of agreement or disagreement.

### Family Business Experience

Code	Statement	5	4	3	2	1
FBE1	The experience accumulated by family members over generations has positively influenced our business growth.					
FBE2	The cumulative experience of family members positively impacts the financial growth of the business.					
FBE3	Successive generations involved in the family business contribute valuable knowledge that supports growth.					
FBE4	The involvement of multiple family members with business experience improves decision-making quality.					
FBE5	Family business experience helps in identifying and exploiting new business opportunities.					
FBE6	The knowledge passed down from previous family generations enhances my ability to manage business challenges.					
FBE7	The accumulated business experience of my family members increases the firm's competitive advantage.					
FBE8	Our family's prior business experience has helped us to innovate and adapt to market changes.					
FBE9	The experience of family members in managing the business reduces operational risks.					
FBE10	Experienced family members provide valuable mentorship to younger generations in the business.					

### Family Support

Code	Statement	5	4	3	2	1
FSP1	My family provides financial support that helps my business grow.					
FSP2	My family members frequently offer advice and guidance on business matters.					
FSP3	I can rely on my family during critical business challenges.					
FSP4	Family involvement enhances my business's reputation and stakeholder trust.					
FSP5	My family's connections have expanded my business's network and client base.					
FSP6	The moral support from my family motivates me to pursue business growth.					
FSP7	Family participation in business decisions leads to better business outcomes.					
FSP8	My business benefits from the knowledge and skills shared by family members.					
FSP9	My family's resources such as property and equipment have facilitated my business expansion.					
FSP10	Family support has been crucial in overcoming obstacles to my business growth.					

### Family Role Models

Code	Statement	5	4	3	2	1
FRM1	Having family members as entrepreneurs inspired me to start or expand my own business.					
FRM2	Family members who run businesses serve as positive role models for my entrepreneurial activities.					
FRM3	Observing the success of family entrepreneurs motivates me to pursue business growth.					
FRM4	My family's entrepreneurial achievements set a standard for my own business goals.					
FRM5	Advice and guidance from entrepreneurial family members help me overcome business challenges.					
FRM6	The business values demonstrated by my family influence my approach to business growth.					
FRM7	I feel encouraged to innovate in my business because of family members' entrepreneurial experiences.					
FRM8	My family's reputation as business owners motivates me to grow my enterprise.					
FRM9	Family expectations push me to achieve higher growth in my business.					
FRM10	The entrepreneurial behavior of my family members influences my risk-taking in business decisions.					

### MSME Growth

Code	Statements	5	4	3	2	1
GRT1	My business sales have increased steadily over the past years.					
GRT2	The number of employees in my business has grown consistently.					
GRT3	Profits from my business have shown significant growth over time.					

GRT4	The capital invested in my business has increased significantly in recent years.					
GRT5	My business has expanded its product or service range over the past years.					
GRT6	Our customer base has consistently increased, contributing to business expansion.					
GRT7	My business has improved its ability to employ specialists and professionals to enhance growth.					
G RT8	Our business profits have enabled us to reinvest for further growth.					
GRT9	My business has been able to exploit new opportunities leading to expansion and growth.					
GRT10	I perceive that my business has grown successfully over the past few years.					

Thank you for your responses