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Full Length Research

Socio-Demographic Variables and the Performance of Women-Owned Micro, Small and Medium Enterprises (Msmes) In Nasarawa State

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The aim of this research was to assess the effect of socio-demographic variables on the performance of micro, small and medium enterprises (MSMEs) in Nasarawa State. The research used women-owned enterprises in Keffi, Lafia and Akwanga and the target population, out of which a sample of 400 respondents was selected using simple random and purposive sampling techniques. Self-developed structured questionnaire was used as instrument for data collection. Simple percentage was used as the descriptive statistic, while the hypothesis was tested using binary logistic regression. The findings from this research found that gender, age category and family support had significant negative effect on the performance of women-owned MSMEs in the state. It also found that monthly income and marital status had significant positive effect on the performance of MSMEs owned by women. It was found that educational qualification had an insignificant positive effect on the performance of women owned MSMEs in the state, the research concluded that socio-demographic factors have influence on the performance of women-owned MSMEs. The study recommended among others that g government should ensure that women are provided with conducive business environment and the needed support to effective manage MSMEs. Also, government should ensure that women owned MSMEs are given tax holidays and financial support in order to raise the level of their monthly income from the business and other stakeholders should periodically train women on business management in order to improve on their skills for better performance and women who are married should be assisted by their spouse and family members so that the can effective manage their business for better performance of women owned MSMEs in Nasarawa State.

Keywords: Socio-Demographic, Variables, Performances, Women-Owned, MSMEs.

INTRODUCTION

A business enterprise is an investment of either an individual or group of individuals that is expected to satisfy human needs and then yields positive returns in both short and long run. In developing countries, micro, small and medium enterprises are the dominant forms of business set up that are found in almost all communities.

However, there are different kinds of MSMEs. These establishments may be classified on the basis of factors such as education, motivation, business characteristics and gender. Evidence from the literature shows that in defining MSMEs reference is usually made to variables such as number of people employed by the enterprises, investment outlay, the annual turnover or sales rates asset value of the enterprise.

International Labor Organization, (2007) argued an enterprise is classified as a small -scale business, if the enterprise has a capital outlay of between N1.5million and N50million including working but excluding the cost of land and our workforce of between 11 to 100 employees. One of the most rapidly expanding categories of MSMEs is that of women owned enterprises, which require attention for a number of reasons partly because the business potentials of women are greatly underdeveloped in many societies and in developing economies like Nigeria. By forming women owned enterprises, women are often able to overcome traditional boundaries and they now account for a growing share of all new enterprises in many economies. The advent of new technologies and organizational changes represent great opportunities to be explored by women who are business minded. Most of the developing countries have witnessed an influx of the number of women venturing in the field of entrepreneurship in recent years; this mainly being attributed to advocacy on women empowerment programs and policies advanced by both government and non-governmental organizations (Eniola, 2015). World Bank (2012) reported that women entrepreneurs comprise about a half of human resources in developing economies. The report also identifies women entrepreneurs as key facilitators of micro economic development in their communities.

The issues confronting women-owned enterprises are not unrelated to those confronting male enterprises in general. While there are limitations on the reliability of statistical data on women owned enterprises, female entrepreneurs in general are associated with activities in the shadow or informal economy. For women owned enterprises, are special issues with respect to opportunities for networking and partnering with other firms, and there are managerial and skills issues. Female entrepreneurs in MSMEs management tend to pursue business in a limited number of sectors, in which women traditionally are economically active.

The number of MSMEs in Nigeria has been on the increase over the years partly because the enterprises require less capital, manpower, technical know-how and managerial skill to start. And, they also create employment opportunities to their immediate environments by utilizing local material and human resources thereby promoting economic growth and industrialization. Several studies have also documented the relevance of MSMEs in various developed and emerging economies. Fan (2003) reported that MSMEs account for 55% of the gross domestic product of high income countries and 60% of that of low income countries.

Fatoki, (2010) noted that MSMEs were also engaging more than 65% of the workforce in high income countries and more than 70% workforce in low income countries.Wasihum, (2010) pointed out that MSMEs are integral to Nigeria's economic growth because they make up 97% of industrial companies. The establishment and growth of MSMEs has also been linked to reduction in poverty and economic dependency.Brush, (2000), asserted that MSMEs are the pillar for sustainable economic growth in all countries. Beck, (2006), observed that MSMEs constitute about 99% of firms in Africa. They also found that despite the enormous contribution of MSMEs in Africa, they still face enormous challenges. They identified poor electricity supply, corruption and red tape associated with government officials, dearth of capital and lack of access to finance to be top on the list.

In Nasarawa State in particular, the most common forms of women owned MSMEs cut across economic activities in the field of agriculture, trade and commence such as food vending and clothing materials, hotels and catering/events managements. Women entrepreneurs in particular prefer to start micro enterprises related to food vending, hair making, tailoring of garments and running merchandised shop in retail and wholesale. The informal sector is more lucrative to women because less intensive capital is needed to establish the enterprises and no special skills are required (Baker, 2007). The performance of women owned MSMEs in developing countries are challenged by different factors. These factors are both social and demographic in nature. Bardasi, (2011), argued that factors such as gender, age, level of education, marital status, income level, culture and spouse and family support play key role in determining the performance of small and medium scale enterprises. Several studies appear to confirm gender differences in business outcomes for women and men entrepreneurs, both across representative samples of firms and within specific business niches.

However, some research showed that women owned enterprises are weaker in networking competence and social capital assets, since they have to contract those resources through strong ties they have with family members.

Ardjouman, (2014). The performance of women entrepreneurs in their businesses has become an important area of recent policy and academic debate. Fatoki, (2010) highlighted that despite high rates of women entrepreneurship, less than 5 per cent of the supply base is formed by women-owned businesses. Despite the socio-demographic factors related challenge confronting women owned enterprises, little research has been undertaken on the socio-demographic variables that influence the performance of MSMEs, especially in Nigeria. It is against this background that this research evaluates the performances of socio-demographic variables on the performance of MSMEs in Nasarawa State.

Statement of the Problem

MSMEs are fast becoming the engine room of growth and development in Nigeria, therefore, there seems to be no community in Nasarawa state that business establishments are not found. Most of these enterprises are owned by women and in some cases, family businesses and are under the custody of women who are more stable at home than their male counterpart. However, the literacy level of most women who owned these businesses is low, therefore, keeping finances records seems to be a challenge. Ardjouman, (2014) observed that women entrepreneurs in Sub-Saharan Africa are even more disadvantaged when accessing credit from commercial banks because they lack control of family resources like land which can be used as collateral to acquire loans for expanding their MSMES.

Eniola,(2015) asserted that many MSMEs earn negative returns to capital, especially women. Gbandi, (2014) also observed that the inability of most women entrepreneurs to acquire affordable credit to finance MSMES and the increasing cost of living at the households has forced women entrepreneurs in Sub-Saharan Africa to seek affordable credit and saving services from village saving and credit associations.

Dockel, (2002). suggested that factors influencing business performance could be attributed to personal factors such as demographic variable and business factors such as amount of financing, use of technology, age of business, operating location, business structure and number of full-time employees as important factors in examining the performances of MSMEs.

However, over the years, several interventions have been put in place by governments at all levels to boost the activities of women owned MSMEs in the state. Despite all these, World Bank (2012) reported that only 30% of the small firms in Sub-Saharan African countries have access to affordable and proper financial capital. This implies that low income level due to limited access to financial resources has the tendency limiting the effective performance of MSMEs.

Consequently, Hassan, (2009) attributed this challenge to lack of collateral requirements, low income, problems in filing tax repayment reports and unsound business plans are some of the major reasons for the unwillingness of the formal banks' lending credit, to majority of women entrepreneurs who own MSMEs.

The relationship between these variables have attracted the attention of scholars in extant. Haron, (2014) investigated the effects of socio-cultural factors on the performance of women MSMEs in Tanzania using a survey design and concluded that women immobility, poor support from society members and ethnicity affects negatively the performance of women MSMEs.

Furthermore, there is paucity of literature on how these variables relate in the state despite the presence of a lot of MSMEs owned by women. The problem that prompted this research, therefore is what is the extent of the influence of socio-demographic variables on the performance of MSMEs in Nasarawa State.

Research Questions

To what extent does gender influence, income, educational, age, marital status, family/spouse support influence the performance of women owned MSMEs in Nasarawa State?

Research Objectives

The aim of this research is to evaluate the socio-demographic variables influencing the performance of MSMEs in Nasarawa State. The research achieved this objectives:

To evaluate the extent of the influence of gender, income, education, age, marital status and family/spouse support on the performance of women owned MSMEs in the state.

Hypotheses

The following hypotheses were statistically tested at 0.05 level of significance:

$H0_1$:-$H0_6$: Gender, income, education, age, marital status, Family/spouse support has no significant influence on the performance of women owned MSMEs in Nasarawa State.

Literature Review

Concept of MSMEs

One of the significant characteristics of a flourishing and growing economy is a vibrant and blooming MSMEs sector. The dynamic role of MSMEs as a major growth driver in developing economies is well established in development literature. MSMEs are grouped on the basis of factors which include their start-up capital, employment level and assets based among others. Agwu, (2014) rightly argued that this is the reason why the definition of MSMEs differs across countries, economies, agencies and sectors even though all encompass three distinct groups of MSMEs. Ahmed, (2011) defined MSMEs as any business that employs less than 50 persons and has capital less than ₦500,000.

The Nigerian Industrial Development Bank (NIDB) described MSMEs as enterprises having capital and project cost of ₦750,000.00. Gbandi and Amissah (2014) stated that in developed economies such as Britain, the United States and some European countries MSMEs are defined in relation to sales and numbers of employees. MSMEs in Nigeria are defined in relation to capital employed, turnover and number of employees. Also the business can take different forms like private ownership, limited partnership, contract and sub-contracts, cooperatives or associations (Agwu, 2014).

Women Owned MSMEs in Nigeria

The MSMEs are globally acknowledged as the oil to lubricate the engine of socio-economic transformation of any nations. Women-owned businesses are one of the fastest growing segments of small businesses in Nigeria with an increase from approximately one million businesses in 1982 to 1.5 million in 1990. Before 1980, women owned about 6% of all Nigerian business. Today women own nearly 30% of all businesses, 50% of all retail businesses, and 10% of all service companies (Kirkwood, 2009). This statistic however, still indicates a relatively lower entrepreneurship rate amongst the female working population.

Hassan (2009) in their research also found that women-owned high-tech firms are more likely to be organized as sole proprietorships or partnerships during their start-up year was 38.7 percent while 24.9 percent was for firms owned by men and are less likely to be organized as either corporations. In Nigeria, women constitute more than 50% of the Nigerian population and out of this; only about 35% of them are involved in entrepreneurship which can be under the form of MSMEs (Dockel, 2002). Fatoki, (2010) study revealed that Nigerian women entrepreneurs impact meaningfully on national development through their business contributions. Women entrepreneurs also have different 'preferences', or personal (gendered) experiences that impact the ways in which they run businesses, including ones that have a survival orientation.

However, particularly for small businesses that focus on survival, the possibilities for women to grow their firms may be most limited; the various constraints interact and reinforce each other, and growing businesses may be difficult unless constraints, particularly in household responsibilities, are being addressed (Iyiola, 2014).

Though studies have revealed that the contribution of women owned enterprises to economic development have been encouraging in developing countries, International Labour Organization (2007) estimated that 50 per cent of women's productive potential is underused, compared to 22 per cent of men's. World bank, (2012) highlighted that despite high rates of women entrepreneurship, less than 5 per cent of the supply base is formed by women-owned businesses. If women started growth-oriented businesses at the same rate as men, there would be 15 million more jobs in the US, 74 million in China, and 2 million in Ghana, for example (KitYeng, 2015). Women face inequitable laws and regulations in almost all countries. The World Bank (2012) work on business and law reported that of 173 economies, in 2015, 155 had at least one barrier for women preventing gender equality. The report further added that in 100 of these, gender based restrictions on jobs exist; husbands can legally prevent their wives from working in 18 countries.

Concept of Performance

Business performance is a measure of the efficiency and productivity of resources used in the business. It covers both improvements in financial, output and assets components of a business set-up. In the context of this research therefore, Performance can be viewed as quantitative and qualitative indicator used to assess the progress of women owned MSMEs in terms of the financial, productivity and assets of the business using input-output criteria. When the enterprise yields higher positive returns at lesser cost when compared to resources invested, the deduction will be that such an enterprise has performed well(Butter, 2001).Financial performance measures organizational effectiveness using yardsticks of profitability such as Return on Assets (ROA), Return on Equity (ROE), Net Profit or Gross Profit (Butter, 2001). Non-financial performance measures relate to qualitative effectiveness such as growth, expansion, efficient service delivery, product quality, survival and competitiveness (Baker, 2007). According to Hassan (2009) MSMEs performance refers to their ability to generate wealth and jobs through business start-ups, growth, survival and expansion. This is because overall performance of the organization is dependent on good management (Dockel, 2002). In addition, measuring MSMEs performance can help identify their strengths and weaknesses in the light of existing results (Eniola, 2015). Studies on MSMEs have used various measures of performance such as financial, non-financial or a combination of both. However, this research employed non-financial (qualitative) measures because majority of MSMEs owners do not disclose financial information. This also follows Kupangwa, (2016) who noted that MSMEs financial information is generally sensitive and not disclosed by owners. As such, this research employed statements related to other qualitative aspects of performance to elicit information from MSMEs owners and manager's influences MSMEs performance in various respects. For example, Higgins, (2012) report that the efficiency of manufacturing MSMEs in Bangladesh, Nepal, Nigeria, Pakistan, Tazania and Uganda has been greatly hampered by irregular power supply.

However, performance seems to be conceptualized, operationalized and measured in different in different ways, making cross-cultural comparison difficult. Among the most frequently used operationalization's are survival, growth in employees, and profitability (Lerner, 1995).

Lerner, (1995) examined various factors that influence business performance and he categorized performance such as: as experience, education, occupation of parents, gender, race, age, and entrepreneurial goals.

Theoretical Review

This research anchored on the theory of performance. The theory postulated there are six foundational factors that determine performance. The theory argued that these factors are personality factors, level of knowledge, levels of skills, context, level of identity, and fixed factors (Majumdar, 2008). Various studies have shown that personality factors such as age, and marital status, have significant influence on the sustainability of businesses (Igbanugo, 2016). Female business owners face greater challenges when compared to male business owners, hence are less likely to sustain their businesses in the long run (Martin, 2008). Besides, the significant factors affecting female business owners are significantly different from males (Mazzorol, 2015). Muthini (2015) stated that educational qualifications as a personality factor also influences business performance.

Empirical Review

The influence of socio-demographic variables on the performance of women owned MSMEs have been widely studied, both locally and internationally by researchers and scholars. For instance, Chimucheka, (2013) studied the factors considered important for establishing small and medium enterprises by women entrepreneurs: A study on Khulna City. The data was collected through a survey on five major dimension those are assumed to have influence on entrepreneurial decision namely socio-demographic, motivational, financial, regulatory and business environmental dimensions. Respondents' opinions from the survey were analyzed through simple descriptive statistics such as percentage and mean to draw findings. It was found that women entrepreneurs in Khulna were mostly encouraged to start MSMEs for motivational or pull factors such as gaining self-independence, providing financial support to family, improving quality of life and passing leisure time etc. The research also revealed that women entrepreneurs of Khulna suffer from lack of financial support, complexity of regulatory systems, gender based discrimination, lack of adequate training facility and environmental support. The research above was relevant to this research since socio-demographic factors were also identified as factors that are important in establishing MSMEs by women. However, this research used

socio-demographic variables as the independent variables. The research was carried out and covered MSMEs in Nasarawa State in Nigeria.

Research Methodology

The choice of this design was predicated on the fact that the study collected primary data from respondents across the three senatorial zones of Lafia, Akwanga and Keffi that made of the State within a given period of time using a representative sample of respondents. It considered all MSMEs owned by women that are available in the senatorial zones of the states as its target population for the research.

The total population of women owned MSMEs in the state and a sample size of 400 respondents from the area were used. The use of the simple random technique in selecting the research respondents at the final stage of the selection to ensure that a representative sample and findings from the sampled respondents form the basis for generalization on the research population.

Method of Data Analysis

The analysis was done at 0.05 or 5% level of significance, with the probability value (p-value) use for statistical decisions.

Model Specification

The functional (implicit) form of the relationship between the variables is as follows:

MSMEP=f(GD,MI,EQ,AC,MS, FS)…………………………………………(1)

The explicit form of the model is expressed as follows:

$MSMEP = \alpha + \beta_1 GD + \beta_2 MI + \beta_3 EQ + \beta_4 AC + \beta_5 MS + B_6 FS + e$……………………… (2)

Where: MSMEP= Micro, Small and Medium Enterprises Performance

GD = Gender
MI = Marital status
EQ = Educational qualification
AC= Age category
MS= Marital Status
FS= Family support
e = Error terms that captures the effect of other socio-demographic factors on the performance of women owned MSMEs not included in the model.
α_0 = Intercept parameter that links the independent and dependent variables.
$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta$=Slope parameters showing the relationship between the independent and dependent variable(i.e. socio-demographic variables and MSMEs performance).

Data Presentation and Analysis

This section covers the presentation of descriptive results and the estimated binary regression analysis result respectively as well as the discussion of findings from the analysis.

RESULTS

Table 1: Results of Descriptive Analysis of Socio-Demographic Variables

Variables		Frequency (n=380)	Percentage (%=100)
Gender	Male	380	100.0
Monthly Income	less than N300,000	187	49.2
	More than N300,000	193	50.8
Educational Qualification	No formal education	29	7.6
	Primary education	31	8.2
	Secondary education	151	39.7
	Tertiary education	104	27.4
	Others	65	17.2
Age Category	Less than 30 years	80	21.1
	31-60 years	204	53.7
	61 years and above	96	25.3
Marital Status	Single	95	25.0
	Married	257	67.6
	Divorced/Separated	28	7.4
Family Support	No	261	68.7
	Yes	119	31.3

Source: Field Survey,2023

This implies that majority of the owners of women MSMEs had support from their families.

Table 2: Results of Binary Regression Estimation

Variables	B	S.E.	Wald	df	Sig.	Exp(B)
GD	-41.002	17.011	12.891	1	.008	.000
MI	0.686	75.400	6.133	1	.000	1.986
EQ	21.459	83.814	3.542	1	.000	.903
AC	-0.094	73.388	2.760	1	.880	.910
MS	22.070	14.084	3.653	1	.009	2.666
FS	-21.695	56.318	1.116	1	.002	.000
Constant	2.203	29.035	3.235	1	.000	.110

Source: Researcher's Computation using SPSS Version 2026

The research concluded that family support had significant negative effect on the performance of women owned MSMEs in the state.

Table 3: Diagnostic Tests

Test Statistic	Coefficient	p-value	Decision
Hosmer and Lemeshow Test	23.065	.000	Good-Fit
Cox & Snell R Square	.275	-	Good-fit
Nagelkerke R Square	.254	-	Good-fit

Source: Researcher's Computation using SPSS Version 2026

Thus, unlike the conventional adjusted R square where the higher the value, the better the goodness-of-fit of the model, these Pseudo R square coefficient are better if their values are smaller because the emphasis in the percentage of errors in the model.

RECOMMENDATIONS

The research finding suggested that government should ensure that women are provided with conducive business environment, tax holidays, financial support, train to improve on their skills, and support to effective manage MSMEs in the state.

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APPENDIX A1

SPSS OUTPUT
Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	73	19.2	19.2	19.2
	Male	307	80.8	80.8	100.0
	Total	380	100.0	100.0	

Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than N300,000	187	49.2	49.2	49.2
	More than N300,000	193	50.8	50.8	100.0
	Total	380	100.0	100.0	

Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No formal education	29	7.6	7.6	7.6
	Primary education	31	8.2	8.2	15.8
	Secondary education	151	39.7	39.7	55.5
	Tertiary education	104	27.4	27.4	82.9
	Others	65	17.2	17.2	100.0
	Total	380	100.0	100.0	

Age Category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 30 years	80	21.1	21.1	21.1
	31-60 years	204	53.7	53.7	74.7
	61 years and above	96	25.3	25.3	100.0
	Total	380	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	95	25.0	25.0	25.0
	Married	257	67.6	67.6	92.6
	Divorced/Seperated	28	7.4	7.4	100.0
	Total	380	100.0	100.0	

Family Support

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	261	68.7	68.7	68.7
	yes	119	31.3	31.3	100.0
	Total	380	100.0	100.0	

Profitability

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	66	17.4	17.4	17.4
	yes	314	82.6	82.6	100.0
	Total	380	100.0	100.0	

Logistic Regression

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	380	100.0
	Missing Cases	0	.0
	Total	380	100.0
Unselected Cases		0	.0
Total		380	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
no	0
yes	1

Classification Table[a,b]

			Predicted		
			Profitability		
	Observed		no	yes	Percentage Correct
Step 0	Profitability	no	0	66	.0
		yes	0	314	100.0
	Overall Percentage				82.6

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	1.560	.135	132.676	1	.000	4.758

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	325.239	12	.000
	Block	325.239	12	.000
	Model	325.239	12	.000

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	25.638[a]	.275	.254

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	23.065	7	.000

Classification Table[a]

			Predicted		
			Profitability		
	Observed		No	yes	Percentage Correct
Step 1	Profitability	no	62	4	93.9
		yes	2	312	99.4
	Overall Percentage				98.4

a.   The cut value is .500

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Gender	-41.002	17.011	12.891	1	.008	.000
	Monthly Income	.686	75.400	6.133	1	.000	1.986
	Educational Qualification	21.459	83.814	3.542	1	.000	.903
	Age Category	-.094	73.388	2.760	1	.880	.910
	Marital Status	22.070	14.084	3.653	1	.009	2.666
	Family Support	-21.695	56.318	1.116	1	.002	.000
	Constant	2.203	29.035	3.235	1	.000	.110

APPENDIX A2

Department of Business Administration
and Management
Isa Mustapha Agwail Polytechnic,
P.M.B. 109, Lafia,
Nasarawa State

Dear Respondents,

Letter of Introduction

   I am a researcher conducting research on the topic "**Socio-Demographic Variables and the Performance of Women-Owned Micro, Small and MediumEnterprises (MSMEs) in Nasarawa state, Nigeria"**The research used women-owned enterprises in Keffi, Lafia and Akwanga as the target population,
I hereby plead that you kindly respond to all items in this questionnaire freely and objectively.

Thank you.

Anyesha Amos Audu

APPENDIX A2

WOMEN-OWNED MSMEs PERFORMANCE QUESTIONNAIRE

Section A: Personal Data of Respondents

   Place a tick on the most appropriate option for each of the categorical variable
1.   Monthly income: Less than N300,000 ( ) More than N300,000 ( )
2.   Age Category: Less than 30 years ( ) 31-60 years ( ) 61 years and above ( )
3.   Educational Qualification: No formal education ( ) Primary education ( ) Secondary   education   (   )
      Tertiary education ( )
5.   Marital Status: Single ( ) Married ( )
6.   Family Support: Yes ( ) No ( )

Section B: Questions

   Please rate the extent to which the following has influence of women-owned MSMEs
1.   The Do you think that entrepreneur's gender has effect of the performance of women-owned MSMEs
      Yes ( ) No ( )
2.   The performance of women-owned MSMEs depends on one' educational qualification
      Yes ( ) No ( )
3.   Women entrepreneurs age influences the performance of MSMEs
      Yes ( ) No ( )
4.   Do you thing that women entrepreneur's marital status can affect the performance of MSMEs?
      Yes ( ) No ( )
5.   The number of children and family members of women entrepreneurs is a determinant of the performance of MSMEs
      Yes ( ) No ( )

   Thank You.