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Rural Entrepreneurship and Income Generation in Kano State, Nigeria

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Abstract
A deficiency in the performance of entrepreneurs is an indication of low level of income, employment, productivity, and generally poor standard of living as well as the economic depression. This research work was carried out to assess the performance of rural entrepreneurs on income generation, covering six local government areas two from each of the three senatorial districts of Kano state. Income generation is the dependent variable while Capital Employed, Turnover, Level of Profit, Increase in Turnover, Entrepreneurs' performance are the independent variables. A sample of 200 entrepreneurs engaged in different activities was taken for the study using stratified random sampling technique. Descriptive statistics and ordinary least square (OLS) regression analysis were employed to analyse the data. From the empirical result, a positive and significant relationship between the performance of rural entrepreneurs and income generation at 1% significance level was discovered. Therefore, the study recommends that entrepreneurs should seek for knowledge and skills so that they can improve their performance. Also, government of Kano state should give subsidies and soft loan to prospective rural entrepreneurs to improve their income through creating micro finance banks within the study area.

Keywords: Rural Entrepreneurship, Income Generation, Entrepreneurial Performance, Rural Entrepreneurs

1.0 Introduction

Income generation is a critical aspect of economic development, particularly in rural areas where poverty and unemployment are prevalent. In Nigeria, income generation is a significant challenge, especially in rural areas where access to basic services such as healthcare, education, and infrastructure is limited. Kano State, located in the northern part of Nigeria, is one of the most populous states in the country, with a significant proportion of its population residing in rural areas. Income generation is a multidimensional concept that encompasses various aspects of economic activity. In the context of rural Kano State, income generation can be understood in terms of the following dimensions: Agricultural income which is a significant source of income for rural households in Kano State. The state is known for its rich agricultural land and favourable climate, making it an ideal location for farming. Non-farm income which includes income from small-scale enterprises, trade, and services, is also an important source of income for rural households in Kano State. Remittances which contains remittances from family members working in urban areas or abroad are also a significant source of income for rural households in Kano State. Finally, entrepreneurial income

which included income from small-scale businesses and microenterprises, is also an important source of income for rural households in Kano State.

Entrepreneurship has been viewed as a "source of Income and employment generation"(Billyaminu, 2016). This is because entrepreneurs' performance has been found to be capable of making positive impacts on the economy of a nation and the quality of life of the people (Billyaminu, 2016). Ayoade and Agwu, (2016) believed that, the role of entrepreneurship is seen in mostly private-led sector economies that are developed. Governments in developing countries like Nigeria have tend to realized the importance of entrepreneurship in growth and development especially in the rural communities such that in the absence of entrepreneurship other factors of development may be wasted or frittered away. However, the acceptance of entrepreneurship as a central development force by itself will not lead to rural development and the advancement of rural enterprises (Nwankwo and Okeke 2017). He further stressed that what is needed in addition is an environment enabling entrepreneurship in rural areas. The existence of such an environment largely depends on policies promoting rural entrepreneurship.

Despite the importance of rural entrepreneurship in Kano State, there is a significant gap in understanding the factors that influence income generation among rural entrepreneurs in the state. Previous studies have examined the role of rural entrepreneurship in promoting economic growth and poverty reduction in Nigeria (e.g., Adeyinka, 2015; Oladele, 2017), but few studies have focused specifically on income generation among rural entrepreneurs in Kano State. A study by Abdullahi (2018) examined the challenges faced by rural entrepreneurs in Kano State, but did not specifically focus on income generation. Another study by Sani (2019) investigated the impact of rural entrepreneurship on poverty reduction in Kano State, but did not examine the factors that influence income generation among rural entrepreneurs. Therefore, this study aims to address the research gap by examining the factors that influence income generation among rural entrepreneurs in Kano State, Nigeria.

2.0 Literature Review

The section comprises the relevant conceptual, theoretical, empirical literature reviews.

2.1 Conceptual Literature Review

2.1.1 The Concept of Entrepreneurship

According to Nwankwo & Okeke (2017), in the olden days, entrepreneurship was limited to the process of taking risk of buying at a certain price and selling at an unknown price. Later it was extended to comprise the concept of bringing together the factors of production. The concept of innovation was added to the definition of entrepreneurship by theorists in the early part of this century. This innovation could be processing innovation, market innovation, product innovation, factor innovation, and even organisational innovation. Later definitions described entrepreneurship as involving the creation of new enterprises and that the entrepreneur is the founder.

From the work of Candelario-Moreno and Sanchez-Hernandez (2024), "rural area" is defined as a place where more than half of the population resides in rural municipalities. Rural communities are further categorized by having a population density of less than 150 inhabitants per square kilometer. Therefore, rural entrepreneurship is defined as the process of introducing a new product or technology to the market by starting a new business in a rural area. Rural entrepreneurship involves establishing a business in a rural setting. Rural enterprise is characterized by three key elements: geographic location, serving a rural customer base, and selling a rural product. The authors emphasizes that g eographic location is particularly significant in identifying rural entrepreneurship, as it offers certain advantages for economic activities that are specific to rural areas compared to urban environments. Similarly, Henry and McElwee (2014) suggest that rural entrepreneurship is based on location in rural areas, local employment, and contribution to the creation of value of the territory. However, it has been argued that knowledge of the local environment and its potential can have a significant effect on opportunity recognition. Other perspectives, such as gender or marketing, are much less common in this context (Ratten, & Usmanij, 2020).

Nigeria has experienced massive unemployment and absolute rural poverty due to improper implementation of sustainable development programmes such that encourage the growth of small business and entrepreneurial development especially at rural areas (Kadiri 2012). Onwukwe and Ifeanacho (2011) argue that since independence, promoting small business as the foundation of economic progress has been recognized in Nigeria by every regime. This is because of its perceived relevance in ensuring sustained increase in per-capita income and output and effective resource utilization. At the rural areas, the perceived ideal benefits of promoting entrepreneurial development are numerous. Rural entrepreneurship assists in employment generation, transformation of traditional to modern technology, stimulation of indigenous entrepreneurship, reversal of urban-rural migration, greater utilization of raw materials, promotion of local technology, mobilization of local savings, linkage balance by spreading investment more evenly, ability to operate profitably in very narrow markets with low purchasing power, among others.

2.1.2 The Concept of Income Generation

Income generation takes many forms. Originally it was a term used only by economists to explain the intricacies of a nation's economy. However, it is now quite widely used to cover a range of productive activities by people in the community. Income generation simply means gaining or increasing income. Income generation simply means gaining or increasing income or money that an individual or business receives in exchange for providing a good or service after investing capital. It can also be defined as small scale projects that create an income source to individual beneficiaries or beneficiary group whilst promoting; the principal right of self-determination and the objectives of integration, reputation and re – integration (Onyebu, 2016).

According to Zin (2011), there are three ways income can be generated. Firstly, income generation does not always mean the immediate getting of money, although in the end

we use money to place a measurable value on the goods and services people produce. An example of income generation which does not lead to getting money would be a situation where a productive person produces enough food to feed himself or herself and the family. Skills have been used to meet immediate needs and thus savings have been achieved. A money value can be placed on the food produced and so the food can be seen as income. A second way a person can generate income is by creation or provision of new product or by astute investment of existing resources. An example would be development of a piece of land through planting a crop for sale or organization of factors of production and create a new product for sale. The money gained is income. An indirect form of investment is to bank savings or to purchase part ownership (shares) in a productive enterprise such as a business. Money generated from such investments is income. A third way to generate income is for people to use their skills by serving another person who pays for the use of those skills (Lazim & Ibrahim, 2020).

2.1.3 Role of rural entrepreneurship in income generation

Entrepreneurship is concerned with creating long-term value and consistent cash flow streams for the future through the power of imagination, initiative and innovation. The long-term value creation focuses of entrepreneurship requires that the entrepreneur strategizes towards maximizing profits and long-run expansion (Ebiringa, 2012). Enterprise growth is directly associated with increased demand for productive resources including labour and the payment of realistic and competitive rewards to attract and retain these factor inputs to lend their services to the entrepreneur. In this context, entrepreneurship offers a reliable source of income earning, not only to the entrepreneur and labour, but other factor inputs. Given the long-term focus and the growth potential of entrepreneurial activities, the entrepreneur and labour, and indeed, all income earners from entrepreneurial activities, become more economically independent and confident to confront the challenges of life. It can, therefore, be stated that entrepreneurship promotes income empowerment in an economy (Lazim & Ibrahim, 2020). In the modern world; entrepreneurship provides a new approach for fighting poverty and stimulating economic growth in developing countries. Entrepreneurship, to a very large extent, narrows the income gap and delivers a consistent mechanism for earning incomes and thereby reducing income inequality and poverty substantially. In practice, entrepreneurship is directly linked to higher productivity. The incentive for higher factor productivity is higher income. In order to sustain higher factor productivity to achieve the long-run growth objective of an enterprise, the entrepreneur must be committed to paying higher incomes in real terms. As the entrepreneur and labour keep enjoying higher incomes in real terms, they are naturally empowered economically through incomes, which push them above the Poverty-line permanently (Moses and Adebisi, 2013).

2.2 Theoretical Framework: Occupational Choice Theory

The study is underpinned by Occupational Choice Theory. The theory describes an individual's probability to choose self-employment, for example entrepreneurship, over other occupational alternatives. This choice depends on entrepreneurial abilities and other skills, age and experience, the perceived relative rates of return to self-employment.

According to the theory, entrepreneurship often occurs between formal and informal labor markets. In rural Africa the large majority of non-farm enterprises are informal enterprises. Based on the theory, a lack of education, skills and managerial experience, poor income generation and high level of unemployment may be important reasons for the informality and small size of these enterprises. Many workers also enter the informal sector in pursuit of opportunities. High sunk costs in the presence of credit market imperfections may explain why not all rural households enter into this type of enterprises. The households are often also involved in agriculture, and occupational choices intertwined with agricultural decisions (Erosa, *et al.*, 2022).

2.4 Empirical Review

Ibrahim & Mohammed (2024) examined the relationship of job creation and income generation with poverty reduction of Small-Scale Enterprises (SSEs) workers in Kano and Niger States of Nigeria. Chi square was adopted to test the two hypotheses in order to determine the degree of association of job creation, income generation and poverty reduction of SSEs workers and the difference in level of poverty reduction of the workers in the two States. The study administered a structured open-close ended questionnaire on 157 sampled workers from a population of 5000 workers (3264 for Kano and 1736 for Niger) obtained from the registered SSEs in the study areas. The theory of Abraham Maslow's hierarchy of needs was applied. The association of job creation and income generation with poverty reduction of the workers was established at 21.0% and 27.4% response for Kano State and 9.7% and 12.9% response for Niger State respectively. Also, a non-significant difference occurred in the level of poverty reduction of SSEs workers in study areas at Pearson Chi- square value = 1.096 and p value = .578. The easiest way to provide more job and income to workers is through SSEs.

Lazim and Ibrahim (2020) provided empirical evidence on the relationship between the four facets of entrepreneurial supports and rural entrepreneurs business performance. The entrepreneurial supports considered in the study are entrepreneurship training, marketing support, business networking, and financial support. A survey among 183 rural entrepreneurs was carried out. Self-reported measures were used to obtain data pertaining to government entrepreneurial initiatives and rural entrepreneurs' business performance. The multiple regression analysis was used to ascertain the proposed relationships and it was found that all entrepreneurial initiatives such as entrepreneurship training, marketing support, business networking and financial support were significantly related to business performance.

Manuere, et, al. (2018) investigated the effect of technology related work for small scale rural entrepreneurs on income generation and employment creation. The depended variables were income generation and job creation whereas the independent variables were technology related work and entrepreneurship empowerment. The questionnaire approach was used to collect data from small scale rural entrepreneurs in the Makonde District of Mashonaland West Province. A total of 150 small scale rural enterepreneurs, women, the youth and men, participated in the study. The purposive sampling method

was adopted in order to select respondents who were already engaged in some income generation activities. To that end two hypotheses were generated and tested. The first hypotheses examined the relationship between entrepreneurship empowerment and unemployment reduction, whereas the second hypotheses examined the relationship between work related technology and income generation activities. Data was analysed using Peason's Correlation Matrix. The findings showed that there is a positive relationship between entrepreneurship empowerment and unemployment reduction. Furthermore, the findings revealed that technology related work for small scale rural entrepreneurs correlates positively with income generation activities.

Onyebu, (2016) investigated the income generating activities of rural women entrepreneurs in Enugu State, Nigeria. Multi-stage sampling procedure was used to select one hundred and eighty rural women entrepreneurs for the study. Data was collected with the aid of structured interview schedule, frequency counts and percentages were used to describe the data while multiple regression model was used as inferential statistical tool. The result revealed that most 64.3% of the respondents fall within the age bracket of 35 – 54 years, most married (81.1%), 59.4% had a household size of 6 – 10 persons. The most prominent income generating activities of rural women entrepreneurs is farming, followed by trading and processing of agro based products. The results further indicated that significant relationship exists between socio-economic characteristics and income generating activities of the rural women in the study area at 1%, 5% and !0%.

Nagler and Naude, (2017), studied the performance of non- farm entrepreneurs in terms of labour productivity, survival and exit in rural sub–Saharan Africa, cross sectional and longitudinal survey cover the six countries, Ethiopia, Malawi ,Niger, Nigeria, Tanzania and Uganda were conducted. The study found that female-headed enterprises, those located further away from population centers, and businesses that operate intermittently have lower levels of labor productivity compared to urban and male-owned enterprises, or enterprises that operate throughout the year. Finally, rural enterprises exit the market primarily due to a lack of profitability or finance, and due to idiosyncratic shocks.

Billyaminu (2016) carried out a study to assess the impact of entrepreneurship development programme (EDP) in generating income (IG) and employment (EG) covering ten selected local government of Kano state. A sample of 300 entrepreneurs engaged in different business activities was taken for the study using stratified and simple random sampling. Descriptive statistics, Correlation, OLS regression and ANOVA analysis was employed. From the empirical result, a positive and significant impact is seen on income generation by entrepreneurship development programme, while negative impact is reported on employment generation. The study concludes that most of the entrepreneurs in Kano state are operating a small micro business with no plan on expansion within the shortest possible period of time because, majority of the entrepreneurs operate their business individually without employing any labour this is due to factors such as business capacity, low capital, low rate of return and low profit.

Zin and Lazim (2015) conducted a study that attempts to provide empirical evidence on the relationship between the three facets of entrepreneurial initiatives and rural

entrepreneurs business performance. The entrepreneurial initiatives considered in the study are entrepreneurship training, marketing support, and business support. Toward this end, a survey among 183 rural entrepreneurs was carried out. Self-reported measures were used to obtain data pertaining to government entrepreneurial initiatives and rural entrepreneurs' business performance. The multiple regression analysis was used to ascertain the proposed relationships between the research variables. It was found that only two entrepreneurial initiatives (entrepreneurship training, and marketing support) were significantly related to business performance.

Abraham *et al.* (2015) studied the factors that influence the competitiveness of Czech rural small and medium enterprises using survey questionnaires administered to 1144 randomly selected rural SMEs, the study used multiple regression analysis and the results demonstrate that the most significant determinants of rural enterprise's competitiveness are the location within a region with the competitive situation, the enterprise size, the enterprise age, and the fact whether the enterprise has some form of innovation.

Thaimuta and Moronge (2014), Carried out a study on the factors affecting the Performance of Small and Medium Enterprises (SMEs) in Nairobi County, Kenya. The data use for the study was collected through questionnaire. Multiple regression was used to analyze the data and the finding states that management skills, entrepreneurial skills, training and the role of (SMEs) sector in Nairobi County Kenya.

3.0 Methodology

3.1 Sampling and Sampling Technique

The main source of data for this research was survey, conducted in sampled communities within Kano senatorial districts (Kano Central, Kano North & Kano South). The field work for the study was formed of the design implementation of a household survey with the aim of examining the factors that influence income generation among rural entrepreneurs in Kano State, Nigeria. Quantitative method was used and generated data for the analysis. The population of this study comprises total numbers of entrepreneurs in Kano State. The areas were carefully selected by randomization for the study. The study employs an applied approach of Malhotra Naresh (2007). According to Malhotra, a population size of 1201-3200 has a sample size of 200 respondents. A sample size of Two hundred (200) was chosen from population of 2060. Total of Two hundred (200) respondents will be selected for the purpose of the questionnaire administration. Therefore, how the 200-sample size was allocated to the three different strata can be seen mathematically below using proportional stratified random sampling formula. The formula for the calculation of the proportional stratified random sampling is as follows

$$\textit{Sample size of the strata} = \frac{\text{Size of entire sample}}{\text{Target population}} \times \text{Stratum size (stratum population)}$$

Table 1.1 Allocation of 200 Sample Size to Three Different Strata

S/N	Stratified Rural Entrepreneurs	Population	Sample Size
1	**Central Senatorial zone**	743	72
2	**North Senatorial zone**	741	72
3	**South Senatorial zone**	576	56
	TOTAL	**2060**	

Source: Researcher's computation, 2025

3.2 Method of Data Analysis

Descriptive Statistics is employed to present and analyse respondents' information as well as business information. For this research, frequency and simple percentage will be used to present and analyse the demographics of the entrepreneurs and their businesses. To examine the performance of entrepreneurs in some selected rural areas of Kano state, this research adapts the empirical models of Hussain and Yaqub (2010) and Newhouse (2014) which assessed the determinants of rural income generation. The model is specified as follows:

INCG = *f* (CAPT, TURN, LPRO, ITURN, EP)…………..…………………………(1)

This is transformed econometrically as follows:

$$INCG = \alpha_0 + \beta_1 CAPT + \beta_2 TURN + \beta_3 LPRO + \beta_4 ITURN + \beta_5 EP + \acute{\upsilon}_t \qquad (3)$$

Where:

INCG = Income generation, CAPT = Capital Employed, TURN = turnover, LPRO= Level of Profit, ITURN = Increase in Turnover, EP = Entrepreneurs' performance, α = intercept,

β = coefficients and ύ = Random error term

4.0 Results and Discussion

4.1 Respondents' Demographics

Table 4.1: Respondents' Demographics

Variables	Frequency	Percentage
Gender		
Male	124	64.2
Female	69	35.8
Total	**193**	**100**
Age		
15-20	18	93
21-30	73	37.8
31-35	85	44.0
36-40	11	5.7
Above 40	9	3.1
Total	**193**	**100**

Highest Qualification		
Primary	27	14.0
Secondary	67	34.7
Tertiary	97	50.3
None	2	1.0
Total	**193**	**100**
Marital Status		
Married	103	53.4
Single	81	42.0
Divorced	8	4.1
Widow	1	0.5
Total	**193**	**100**
No of Children/Dependent		
0-2	144	74.6
3-5	39	20.2
6-8	8	4.1
Above 9	2	1.0
Total	**193**	**100**

Source*:* Field Survey (2025)

The respondents' demographics is presented using a simple descriptive analysis in order to identify their characteristics.

Gender in table 4.1 below indicates that entrepreneurship in the selected rural areas is dominated by males as identified by the descriptive statistics result. The males have 124 respondents which represent 64.2% while the females are having 69 equivalents to 35.8% of the distribution. This is partly due to the tradition of the study area that females are mostly at home taking care of their families rather than engaging in any business.

On the issue of the respondents' age, 31-35 age categories have the highest frequency of 85 which is 44% of the respondents. The least is 40 years and above with 9 respondents and 3.1% respectively. The entrepreneurship therefore is dominated by youth based on the responses.

In the result, majority of the respondents have tertiary education. The frequency and percentage for this category is 97 and 50.3 respectively. The second is secondary school certificate with 67 respondents representing 34.7%. 2 out of the respondents have no response with regard to qualification while there are 27 representing 14% with primary school leaving certificate.

53.4% of the respondents are married representing 103 respondents which is the highest. However, those that are single have the second highest frequency of 81 with 42%. 8 are also divorced while only 1 respondent is widow. Marriage has many responsibilities that only those with stable income can manage and this is one of the major reasons that backed this result where majority of the respondents fall under married category.

With the regards to the dependents of the respondents, 0-2 category has the highest frequency and percentage of 144 and 74.6 respectively. Those with 3-5 dependents have 39 frequency and 20.2% which is the second rated response. The remaining respondents fall under 6-8 and above 9 children.

4.2 OLS Regression Result on the effect of Rural Entrepreneurs and Income Generation

Table 4.3: OLS Regression Result on the effect of Rural Entrepreneurs and Income Generation

FPT	Coefficients	Standard error	t-values	P-value
Constant	.002	.010	0.16	0.873
TURN	.008	.007	1.06	0.292
CAPT	.007	.008	0.83	0.409
LPRO	.700	.042	16.52***	0.000
ITURN	-.137	.025	-5.45***	0.000
EP	-.071	.031	-2.27**	0.024
Observations	193			
R Square	0.656			
Adjusted R Square	0.647			
Prob. > F	0.000			
F (5, 187)	71.16			

Note: Robust standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1
Source: Researcher's computation (Stata 14), 2025

The regression result of the contribution of rural entrepreneurship towards income generation is presented in Table 4.2 above. The result shows a coefficient of determination (R^2) of 65.55%. It implies that the independent variables have explained the dependent variable by such percentage. Thus, the variation in the income generation is explained and the result is statistically significant at 1% level of significance. The estimated F-value of the result is 71.16 with the probability of 0.000. This shows a strong fitness of the explanatory variables on the explained variable.

The level of profit the rural entrepreneurs in the regression result shows a positive relationship with the dependent variable. The result is statistically significant at 1% significance level. It is identified that 69.9% of the variation in income of the rural entrepreneurs is determined by the level of their profit. Whenever profit of the entrepreneurs increased, the income of the rural areas tends to increase and vice versa.

The regression results show that increase in turnover exhibit a negative relationship with income generation. The linkage is statistically significant at 1%. An increase in turnover negatively affects income generation by 14%.

Income of the rural entrepreneurs may not necessarily increase income generation as depicted in the regression result as the results depict a negative relationship between income of the entrepreneur's performance and income generation in the rural areas. There is a meagre percentage of 0.7 variation in the income generation as a result of increase in income of the rural entrepreneurs.

4.3 Diagnostic Tests

4.3.1 VIF Test for Multicollinearity

The Variance Inflation Factor (VIF) test is employed to check whether there is presence of multicollinearity among the independent variables or not.

Table 4.4 VIF Test for Multicollinearity

VIF	VARIABLES
Mean of VIF	1.27

Source: Researcher's computation (Stata 14), 2025

Table 4.4 above shows the Variance Inflation Factor (VIF) test for multicollinearity. For a multicollinearity to be present, the mean VIF should be above 10. The result indicates a mean VIF of 1.27. This means absence of multicollinearity among the independent variables. The hypothesis of presence of multicollinearity is therefore rejected as the variables are not perfectly collinear.

4.3.2 Tests of Heteroskedasticity

Breusch-Pagan / Cook-Weisberg test of heteroskedasticity is carried out to detect if the independent variables are hetroskedastic as shown in Table 4.5.

Table 4.5: Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

chi2(1)	**850.07**
Prob > chi2	**0.0000**

Source: Researcher's computation (Stata 14), 2025

The Breusch-Pagan / Cook-Weisberg heteroskedasticity test is shown in table 4.5. The statistical result shows that, the probability (prob = 0.0000 is less than 0.05 (p-value < 0.05). Which indicates absence of heteroskedasticity in the model.

4.3.3 Normality Tests

Table 4.6: Jacque Bera (JB) test for Normality

Skewness/Kurtosis tests for Normality

Variable	Obs	Pr(Skewness)	Pr(Kurtosis)	joint adj chi2(2)	joint Prob>chi2
e	193	0.0000	0.0000	.	0.0000

.

Source: Researcher's computation (Stata 14), 2025

The test is carried out using Jacque Bera (JB) test and it shows the p-value connected to the sample skewness and the sample tests of the kurtosis are all 0.000. The p-value of the joint test is also 0.0000 which is an indication of rejecting the null hypothesis. We can conclude that the model is normally distributed at 5%.

5.0 Conclusion and Recommendations

This research work was carried out to empirically evaluate the performance of entrepreneurs in some selected rural areas of Kano State. The study concluded that level of profit, increase of turnover, and entrepreneurs's performance are the determinants of income generation among rural enterpreneurs in Kano state.

Based on the results of the analysis of this research work, the followings are recommended:

i. Since profit was found to have positive impact with income generation, rural entrepreneurs should put more efforts in cost minimization in order to make more profit.
ii. There is a need to increase entrepreneurs' performance through engaging them in training, provision of subsidies and grants as well as utilization of technical advancement These can help to avert the negative relationship between income generation and the performance of the rural enterpreneurs
iii. Government and traditional rulers should enlighten the rural people on the importance of patronage of local products. Channeling the goods to urban markets also will help increase the turnover.

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