Predictors of Entrepreneurial Resilience in Post-Covid 19 Era Among Small-Scale Entrepreneurs in Uyo Metropolis.

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ABSTRACT

Entrepreneurial resilience is critical for the sustainability of small-scale businesses in the post-Covid-19 pandemic era. The study examined predictors of entrepreneurial resilience among small-scale entrepreneurs in Uyo Metropolis. Demographic variables (sex, age, educational attainment, years of experience, business registration status, and business type), entrepreneurial creativity, and personal growth initiative (PGI) were the predictor variables investigated in the study. The sample for the study comprised two hundred and nine (209) small-scale entrepreneurs, consisting of 116 (55.5%) males and 93 (44.5%) females. The ages of participants ranged from 23 to 50 years, with a mean age of 34.29 years. The participants were selected using purposive sampling. An ex-post facto design was adopted for the study. The Entrepreneurial Creativity Scale, Personal Growth Initiative Scale, and the Entrepreneurial Resilience Scale were the instruments used for data collection. Data were analyzed using Multiple Regression Analysis. Results revealed that none of the demographic variables independently predicted entrepreneurial resilience. However, entrepreneurial creativity (β = .15; t = 2.32.; P<.05) and personal growth initiative (β = .3.7; t = 5.77.; P<.05) each independently predicted entrepreneurial resilience. Furthermore, the joint prediction of demographic variables, entrepreneurial creativity, and personal growth initiative on entrepreneurial resilience was significant (F= (8,208) = 5.21; P<.05). It was concluded that investing in continuous entrepreneurial training programs focused on fostering creativity and personal growth initiatives can significantly enhance small-scale businesses' resilience in the post-Covid-19 era.

Keywords: Entrepreneurial Resilience, Creativity, Personal Growth Initiative, Demographic Variables, Small-Scale Entrepreneurs.

INTRODUCTION

Since the World Health Organization declared Covid-19 a pandemic in 2020, governments worldwide have implemented various restrictions on the movement of people and goods. These measures range from closing or tightening national borders to imposing curfews, banning events, and limiting the operations of many businesses (Anderson et al., 2020). Consequently, socioeconomic activities globally are transitioning to a 'new normal,' accompanied by new business practices, leading to increased uncertainty in business outcomes. Small-scale entrepreneurs and their businesses face significant challenges (Schutte & Mberi, 2020). Many entrepreneurs in Nigeria lacked the resources to withstand the pandemic's economic pressures, leading to the closure of numerous enterprises. However, in response to crises like Covid-19, some entrepreneurs pivoted by adopting alternative marketing strategies. For example, they shifted to platform-based marketing through online sales channels (Dahles & Surilowati, 2015) or pursued mergers with other small businesses as a survival tactic. These adaptive responses to external shocks have been linked to resilience among small-scale entrepreneurs (Dahles & Surilowati, 2015; Iborra et al., 2019; Ortiz de-Mandojana & Bansal, 2016), suggesting that resilient entrepreneurs are navigating effectively into the post-Covid-19 era.

Resilience is defined as the ability to adapt to rapid and unwanted changes in the environment, as well as the capacity to overcome difficulties and bounce back from traumatic experiences (Bonanno, 2012). Therefore, entrepreneurial resilience is entrepreneurs' ability to adapt to changes in their business environment and rebound after experiencing adverse business situations (Bullough, Renko & Myatt, 2014). Entrepreneurial resilience consists of a dynamic and developing process from which an entrepreneur acquires knowledge, ability, and skills to assist them in facing an uncertain future with positivity, creativity, and optimism by relying on their resources (Ayala & Manzano, 2014).

Lee and Wang (2017) described entrepreneurial resilience as the ability to overcome traumatic business events and bounce back from despair or the success in overcoming challenges and regaining positive results despite adverse circumstances. Hence, an entrepreneur who has resilience can rebound from failure and survive through difficult times in business. Resilient entrepreneurs tend to be ready to adjust to changes in business operations thereby being able to determine their success. Studies have indicated the importance of entrepreneurial resilience as it is related to business success and entrepreneurs' ability to overcome business adversities (Miao & Ma, 2016; Ayala & Manzano, 2014). This trait becomes even more necessary for small-scale entrepreneurs in the post-Covid-19 era where threats to business success are much higher.

Several factors have the potential to predict entrepreneurial resilience but this study will focus on demographic variables (sex, age, educational attainment, years of experience, business registration status, and business type), entrepreneurial creativity, and personal growth initiative (PGI).

The ability to come up with original thoughts and recognize fresh, novel approaches to problems and opportunities is creativity. Entrepreneurial creativity is the process of putting ideas together from previously known but falsely believed to be unconnected business factors (Fillis & Rentschler, 2010). It involves using innovation to carry out commercial activities. Entrepreneurial innovation has become essential due to the new observed conditions brought on by the environment's constant change, globalization, shifting economic and political systems, new technology, and niche client demands. Therefore, creative cognition plays a crucial role in times—like the recent ones—dominated by conditions of glaring uncertainty and low nominal rates of return as it looks for the few economic chances and helps to successfully realize them (Petrakis, Kostis & Kafka, 2016). Studies have indicated that the most inventive and creative small-scale entrepreneurs are the ones who seem to have a high level of resilience despite economic uncertainties and business outcomes (Antonites & Van Vuuren, 2014). These business owners employ cutting-edge concepts to develop distinctive methods of marketing and providing services, which inspires them to carry on with their operations despite challenges (Polman & Emich, 2011).

Another potential variable capable of predicting entrepreneurial resilience is Personal growth initiative (PGI). Personal growth initiative is defined as active and intentional involvement in the self-change process (Robitschek, 1999). Luoma and Twohig (2007) defined PGI as a metacognitive construct that describes an orientation towards actively and purposefully engaging in the growth-seeking process. Luoma and Twohig (2007) assert that PGI contains cognitive components (e.g., motivation to change, knowledge of the change process, and efficacy related to the change process) and behavioral components (e.g., general goals relating to personal change and plans to attain those goals). For example, an individual high on personal growth initiative might critically evaluate past, current, and future experiences to both determine potential areas for growth and monitor growth experiences. Behaviorally, these individuals would likely seek out experiences deemed important to personal growth. In contrast, an individual low in personal growth initiative would not consider growth as a criterion for examining past, current, and future experiences and therefore would not behaviorally seek out intentional growth experiences. Personal growth initiative is likely to influence the process and results of many different decisions because it has such a broad objective focus. One of these choices is how an individual reacts to professional challenges. An individual with a strong sense of personal growth initiative can decide to handle the situation by trying to learn from the experience, make changes, and come up with creative ways to keep the business running. A person with poor personal growth initiative, on the other hand, would close the business as a means of escaping the stress that the obstacles he faced as an entrepreneur generated.

Entrepreneurial resilience and personal growth initiative may be related, according to Maslow's (1943) hierarchy of needs theory, which has been used to explain personal growth initiative in numerous researches

(Lim & Khruschev, 2007; Etim, 2018). The basic premise of the theory is that human beings have a hierarchy of needs (Maslow, 1943). People start looking for ways to satisfy higher-order demands as soon as their basic requirements are met. In other words, a lower-level need no longer acts as a motivator once it has been met. Entrepreneurs' resilience may be impacted when their needs are not met, which can affect personal growth initiatives and result in unpleasant emotional states and poor psychological health.

There have been studies on the predictive roles of demographic variables in entrepreneurial resilience among small-scale entrepreneurs. Demographic variables such as age, gender, business location, and business types were reported to predict resilience among entrepreneurs (Soomro, Abdelwahed & Shah, 2019). Also, according to Kimhi and Eshel (2009), female entrepreneurs are more resilient than their male counterparts. Additionally, Thapa and Singh (2020) revealed that several demographic factors including age and gender are significant predictors of entrepreneurial resilience among small-scale entrepreneurs. The rate of small-scale business extinction in Nigeria is increasing despite government efforts to slow this trend down, which is likely due in large part to the lack of resilience among entrepreneurs. Thus, this study aims to examine the factors that could predict resilience among small-scale entrepreneurs in the post-COVID-19 era in Uyo Metropolis.

Hypotheses

It was hypothesized that;

i. Demographic variables would independently predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis.
ii. Entrepreneurial creativity would independently predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis.
iii. Personal growth initiatives would independently predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis.
iv. Demographic variables, entrepreneurial creativity, and personal growth initiative would jointly predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis.

METHOD/MATERIALS

Research Design

The study utilized an Ex-post Facto design. This design choice stemmed from the nature of the variables involved in the study, which were naturally occurring and not manipulated by the researcher. The independent variables' characteristics, which the study's participants already possessed, were compared solely with their scores on the dependent variable.

Research Area/Population

The research took place in prominent streets within Uyo Metropolis, identified as entrepreneurial hubs where business centers outnumber residential properties. Uyo Local Government Area, serving as both the State Capital and Local Government Headquarters, is bordered by Abak, Itu, Uruan, Ibesikpo Asutan, and Etinan Local Government Areas. According to the 2006 national census, Uyo had a population of 309,573, comprising 153,113 males and 156,460 females (National Population Commission report, 2006).

Sample and Sampling Technique

Selecting an appropriate sample size is crucial for research and is a pivotal aspect of a successful study. In this research, a Multistage Sampling approach was employed due to its suitability and potential to generate an optimal sample size for the target population. This approach was chosen specifically because it integrates a stratification component, which addresses the grouping of participants based on the major entrepreneurial areas surrounding the Uyo metropolis. Additionally, this sampling method ensured representation from various industries where small-scale entrepreneurship is prominent within the city.

The study's sample consisted of 209 small-scale entrepreneurs, comprising 116 males (55.5%) and 93 females (44.5%). Participants' ages ranged from 23 to 50 years, with a mean age of 34.29 years. A simple random sampling technique was utilized for selecting business types and entrepreneurial areas, while the purposive sampling method was employed to select the actual participants for the study.

Inclusion Criteria

Participants had to meet specific criteria to be eligible for inclusion in the research. Firstly, participants had to be at least 18 years old to ensure legal capacity and maturity in decision-making. Secondly, they were required to be the owners of the business being assessed to provide insights into entrepreneurship from a firsthand perspective. Lastly, participants must have operated their businesses for a minimum of one year, ensuring a level of experience and stability in their entrepreneurial endeavours.

Research Instruments

The source of data for this research was accessed solely from the primary source. The primary data comprises responses obtained using a questionnaire administered to small-scale entrepreneurs in Uyo Metropolis. The questionnaire consisted of four sections (A, B, C, & D). Section A gathered respondents' demographic data; Section B included the Entrepreneurial Resilience Scale (Buang, 2012); Section C contained the Personal Growth Initiative Scale (Robitschek, 1999); and Section D encompassed the Entrepreneurial Creativity Scale (Weale, 2020).

Entrepreneurial Resilience Scale (ERS): The Entrepreneurial Resilience Scale (ERS) is a 42-item tool designed to gauge how well entrepreneurs adjust to changes and recover from setbacks despite uncertainties in business outcomes. It uses a 5-point Likert scale ranging from 'strongly disagree (1)' to 'strongly agree (5)'. All items on the scale are positively worded, so scores are assigned accordingly. The lowest possible score is 42, while the highest is 210, with higher scores indicating greater entrepreneurial resilience. Buang (2012) reported a Cronbach's Alpha of .79 for the scale, while results from a pilot study showed a Cronbach's Alpha of .76.

Entrepreneurial Creativity Scale: This 14-item scale employs a 5-point Likert scale, ranging from 'strongly disagree' (=1) to 'strongly agree' (=5), to assess creativity among entrepreneurs. Out of the fourteen items, three (items 7, 10, and 13) were initially worded negatively and thus required recoding. The author reported a Cronbach's Alpha of 0.87, while an analysis during the pilot study conducted for this research yielded a Cronbach's Alpha of .82.

The Personal Growth Initiative Scale: This 16-item scale was developed to assess individuals' growth initiative. It employs a 6-point Likert format ranging from 1 to 6 (1 = Disagree Strongly, 2 = Disagree Somewhat, 3 = Disagree a Little, 4 = Agree a Little, 5 = Agree Somewhat, 6 = Agree Strongly). This means that the scoring system assigns a score of 1 to 'Disagree Strongly', 2 to 'Disagree Somewhat', 3 to 'Disagree a Little', 4 to 'Agree a Little', 5 to 'Agree Somewhat', and 6 to 'Agree Strongly'. The lowest possible score is 16, while the highest possible score is 96. The scale's norm is set at 48, indicating that scores of 48 and above indicate a high level of personal growth initiative, whereas scores below 48 indicate a low level of personal growth initiative. Robitschek (1999) reported a Cronbach's reliability coefficient of .89 for this scale. A pilot study conducted during the research also yielded a Cronbach's alpha of .84 for the scale.

Procedure/Ethics

Questionnaires were presented to small-scale entrepreneurs along five major streets in Uyo. To maintain ethical standards, participants were explicitly informed that accepting and completing the questionnaire signified their voluntary consent to participate in the study, emphasizing the importance of their willingness. They were given a thorough explanation of the study's aims and their responses were kept confidential. Following that, 230 questionnaires were distributed individually to the participants in their business premises and collected once completed. 217 questionnaires were successfully recovered, with 8 incomplete replies being

eliminated from the analysis. This left a total of 209 completed copies, which were used in the subsequent data processing step.

Method of Data Analysis

Descriptive analyses were conducted to gain insights into the sample's characteristics. Multiple Regression Analysis was utilized to test the hypotheses formulated in this research. The choice of Multiple Regression Analysis was deliberate as it enabled the assessment of several key aspects. Firstly, it allowed for determining the independent predictive power of each independent variable in forecasting the dependent variable. Secondly, it facilitated the evaluation of the combined predictive capacity of all independent variables in predicting the dependent variable.

RESULTS

This section presents the results of data analyses employing descriptive statistics and multiple regressions. Table 1 presents the background information of the participants

Table 1: Descriptive Statistics

Variables	**N**	**Percentage**
Gender		
Male	116	55.5
Female	93	45.5
Age		
< 30 Years old	63	30.16
>= 30 years old	146	69.85
Years of Business Experience		
<10 years	178	85.16
>=10	31	14.84
Highest Education		
SSCE	124	59.3
ND/NCE	41	19.6
HND/BSc	38	18.2
Post. Graduate	6	2.9
Registration Status		
Registered	52	24.9
Registered	52	24.9
Unregistered	157	75.1
Unregistered	157	75.1
Business Type		
Restaurant and Food Service	23	11
Transportation	31	14.8
Cosmetics/Photography/Clothing	26	12.4

Entertainment/bars	26	12.4
Hair Styling/Barbing/fashion	28	13.4
Provision/Supermarket	51	24.4
Computer services/phone repairs	22	10.5
TOTAL	**209**	**100**

Source: Field data (2024).

The data presented in Table 1 shows that male small-scale entrepreneurs numbered 116 (55.5%), while females numbered 93 (45.5%). Additionally, the table indicates that 146 (45.9%) small-scale entrepreneurs were 30 years old or younger, while 63 were above 30 years old. Furthermore, Table 4.1 reveals that 52 (24.9%) businesses were registered, while 157 (75.1%) were unregistered. Moreover, 178 (85.16%) participants had less than 10 years of entrepreneurial experience, while 31 (14.84%) had 10 years of experience or more. Table 1 further reveals that 124 (59.3%) participants had SSCE as their highest educational qualification, 41 (19.6%) had National Diploma or its equivalent, 38 (18.2%) had a BSc or its equivalent, and 6 (2.9%) had post-graduate degrees. Additionally, 23 (11%) participants were food vendors, 31 (14.8%) were in transportation services, 26 (12.4%) ran businesses in Cosmetics/Photography/Clothing, 26 (12.4%) were providers of entertainment services, 28 (13.4%) were hair stylists, barbers, and fashion entrepreneurs, 51 (24.4%) ran grocery shops, while 22 (10.5%) were providers of computer services and phone repair.

Table 2: Summary Table of Multiple Regression Showing Relative Contributions of Demographic Variables, Entrepreneurial Creativity and PGI in Entrepreneurial Resilience amidst Covid-19 among Small-scale Entrepreneurs in Uyo Metropolis

Predictors	**B**	**t-value**	**Sig**	**R**	**R^2**	**F**	**P**	**df**
Sex	.027	.414	>.05	.434	1.89	5.21	<.05	8
Age	.064	.991	>.05					
Education	.021	.327	>.05					
Years of experience	-.089	-1.390	>.05					
Business Reg. Status	.107	.1.667	>05					
Business Type	-.120	-1.861	>.05					
Entre. Creativity	.150	2.329	<.05					
PGI	.327	5.779	<.05					

The results presented in Table 2 above show that demographic variables (sex, age, educational attainment, years of experience, business registration status, and business type), entrepreneurial creativity, and personal growth initiative yielded a coefficient of multiple correlations (R) of 4.354 and a multiple correlation square (R2) of 1.89. This indicates that 1.89% of the variance in entrepreneurial resilience is accounted for by the combined effects of demographic variables, entrepreneurial creativity, and personal growth initiative. Table 2 also indicates that participants' sex showed no significant independent prediction on entrepreneurial resilience ($\beta = -0.027$; $t = 0.41$; $p > .05$). Age had no significant independent prediction on entrepreneurial resilience ($\beta = 0.06$; $t = 0.91$, $p > .05$). Participants' educational attainment also did not have a significant independent prediction on entrepreneurial resilience ($\beta = 0.021$; $t = 0.32$; $p > .05$). Years of experience did not show a significant independent prediction on entrepreneurial resilience ($\beta = -0.089$; $t = -0.13$; $p > .05$). Business registration status also did not independently predict entrepreneurial resilience ($\beta = 0.107$; $t = 1.67$; $p > .05$). Additionally, Table 2 shows that business type did not independently predict entrepreneurial resilience (β = -

0.12; t = 1.86; p > .05). However, entrepreneurial creativity independently had a significant prediction on entrepreneurial resilience (β = 0.15; t = 2.32; p < .05). Also, personal growth initiative independently predicted entrepreneurial resilience (β = 0.37; t = 5.77; p < .05). Furthermore, Table 2 indicates that there was a significant joint prediction of demographic variables, entrepreneurial creativity, and personal growth initiative on entrepreneurial resilience (F = (8,208) = 5.21; p < .05). This implies that demographic variables, entrepreneurial creativity, and personal growth initiative had a joint prediction on entrepreneurial resilience among small-scale entrepreneurs in Uyo Metropolis. Although there was a significant joint prediction of the independent variables on entrepreneurial resilience, only entrepreneurial creativity and personal growth initiative independently predicted entrepreneurial resilience among small-scale entrepreneurs in Uyo Metropolis. Thus;

i. The hypothesis that demographic variables would independently predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis was rejected.
ii. The hypothesis that entrepreneurial creativity would independently predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis was accepted.
iii. The hypothesis that personal growth initiatives would independently predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis was confirmed.
iv. The hypothesis that demographic variables, entrepreneurial creativity, and personal growth initiative would jointly predict entrepreneurial resilience in the post-COVID-19 era among small-scale entrepreneurs in Uyo metropolis was confirmed.

DISCUSSION OF FINDINGS

The findings of the study did not support the initial hypothesis that demographic variables would independently predict entrepreneurial resilience among small-scale entrepreneurs in Uyo metropolis. This suggests that these variables do not play a significant role in determining entrepreneurial resilience among this group. This result contradicts Soomro, Abdelwahed, and Shah's (2019) findings, which identified age, gender, business location, and type as predictors of resilience among entrepreneurs. Similarly, it contrasts with Kimhi and Eshel's (2009) discovery that female entrepreneurs exhibit greater resilience than their male counterparts. Additionally, it goes against Thapa and Singh's (2020) assertion that older entrepreneurs often possess more life experience, leading to stronger resilience in facing business challenges and uncertainties.

On the other hand, the study's findings confirmed that entrepreneurial creativity significantly predicts entrepreneurial resilience among small-scale entrepreneurs in Uyo Metropolis. This aligns with Polman and Emich's (2011) argument that creative entrepreneurs leverage innovative strategies in marketing and service provision, motivating them to persist despite adversities. It also supports Antonites and Van Vuuren's (2014) findings regarding the relationship between creativity and entrepreneurial resilience.

Furthermore, the study's results validated the independent predictive power of PGI in entrepreneurial resilience among small-scale entrepreneurs in Uyo metropolis. This finding is consistent with the perspectives of Lim and Khruschev (2007) and Etim (2018), who emphasized the impact of unmet needs on resilience and personal growth initiatives, potentially leading to adverse emotional states and poor psychological well-being.

CONCLUSION

Entrepreneurial resilience is critical for small-scale entrepreneurs in the post COVID-19 era. This study, which examined the factors that predict entrepreneurial resilience among small-scale entrepreneurs in Uyo Metropolis, concluded that demographic factors (sex, age, education of the entrepreneurs, business type, registration status, and years of experience) are insufficient on their own to predict whether small-scale entrepreneurs in Uyo Metropolis will be resilient in the face of business adversity and uncertain outcomes. It also concluded that entrepreneurial creativity is an important independent predictor of entrepreneurial resilience among small-scale entrepreneurs in the Uyo Metropolis. It is further concluded that personal growth initiatives are a strong independent predictor of entrepreneurial resilience among small-scale entrepreneurs in

the Uyo Metropolis.

RECOMMENDATIONS

One key recommendation stemming from this study is the development of integrated training programs. These programs should not only encompass traditional business skills but also incorporate modules on creative problem-solving, innovation, and personal growth. By bridging the gap between technical expertise and entrepreneurial mindset, such programs can equip entrepreneurs with the tools to navigate complex challenges effectively. In today's digital age, promoting digital literacy and technology adoption is imperative. Small-scale entrepreneurs can benefit significantly in their creative domain from training in areas such as e-commerce, digital marketing, and leveraging technology for business efficiency. Embracing digital tools not only enhances operational capabilities but also improves adaptability in dynamic market landscapes. Moreover, fostering a culture of collaboration and knowledge sharing is essential. Entrepreneurship can be isolating, especially during times of crisis. Hence, initiatives that encourage networking, mentorship, and participation in industry forums can provide invaluable support. Peer learning and shared experiences not only build resilience but also cultivate a sense of community and mutual support among entrepreneurs. Addressing mental well-being is another critical aspect highlighted by the study. Entrepreneurship often involves high levels of stress and pressure, which can impact mental health. Therefore, there is a need for dedicated resources and support services focused on stress management, emotional resilience, and mental wellness as part of enhancing personal growth initiatives.

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