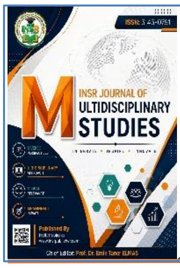

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Effect of Gender and Ethnic Diversity on The Growth of Small and Medium Scale Enterprises (Agribusiness) in North East Nigeria

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Abstract

The persistent growth challenges confronting Small and Medium Enterprises (SMEs) in North East Nigeria inhibit their sustainable growth and competitiveness in a rapidly changing economic environment Consequently, this study examined the effect of gender and ethnic diversity on the growth of Small and Medium Enterprises (SMEs) in North East Nigeria, with specific focus on agribusiness SMEs across Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe States. The study investigated the effects of gender, and ethnic, diversity on SME growth, the study adopted a cross-sectional survey design. Data were collected from 600 SME owners and managers using a structured questionnaire, of which 568 valid responses were retrieved and analyzed. The general population comprised approximately 17,300 registered SMEs operating across States (SMEDAN & NBS, 2023). The target population was limited to owners, managers, and key decision-makers of agribusiness SMEs, which account for about 45% of the total SME population, representing an estimated 7,785 enterprises in the region. Partial Least Squares Structural Equation Modeling (PLS-SEM) using Smart PLS4.0 was employed for data analysis. The measurement model demonstrated satisfactory reliability and validity: Cronbach's alpha and composite reliability values exceeded 0.70, Average Variance Extracted (AVE) values were above 0.50, and discriminant validity was confirmed using the HTMT criterion. The structural model showed substantial explanatory power, with gender, and ethnic, diversity explaining 63.4% of the variance in SME growth (R^2=0.634). The hypothesis testing results revealed that gender diversity ($\beta = 0.214$, $t = 3.187$, $p < 0.01$), ethnic diversity ($\beta = 0.298$, $t = 4.102$, $p < 0.001$) gender, and ethnic have positive impact on SME growth. The study concludes that gender diversity, constitutes a strategic resource for SME growth in North East Nigeria. It recommended that SMEs should strategically prioritize gender in recruitment and team composition, as these dimensions demonstrated the strongest and most consistent positive effects on SME growth.

Keywords: *Gender, Ethnic Diversity, Growth, Enterprises, Agribusiness.*

Introduction

Small and Medium Enterprises (SMEs) play a vital role in economies around the world particularly in developing countries, where they help drive job creation, reduce poverty, and support overall economic development (International Labour Organization [ILO], 2021). Globally, SMEs account for about 90% of businesses and generate more than half of the employment opportunities in both developing and developed countries. In Africa, SMEs contribute approximately 50% of GDP and provide 60% of employment, underscoring their critical role in the continent's economic landscape (African Development Bank, 2022). Nigeria, Africa's most populous nation, similarly depends heavily on SMEs as engines of growth and innovation, particularly as it seeks to diversify its economy beyond oil dependence. However, the growth trajectory of SMEs is far from homogeneous across Nigeria's diverse regions, with demographic factors playing a pivotal role in shaping entrepreneurial opportunities and challenges.

The North East geopolitical zone of Nigeria, comprising Borno, Adamawa, Bauchi, Gombe, Taraba, and Yobe states, is distinguished by its rich demographic diversity, encompassing variations in gender, age, religion, and ethnicity (National Population Commission [NPC], 2023). This diversity has profound implications for SME growth and sustainability in the region. Demographic statistics indicate that the Northeast has a very youthful population, with majority of population dominated by kanuri and Fulani residents which presents both opportunities and challenges for SME development (NPC, 2023). Youth entrepreneurship could potentially drive innovation and economic growths, but limited access to capital, education, and cultural restrictions, especially on young women, often impede their active participation in the SME sector (World Bank, 2022). Gender disparities in the North East reflect broader patterns seen globally but are compounded by local socio-cultural factors. Women entrepreneurs often face systemic barriers such as limited access to finance, lower literacy levels, and cultural restrictions that hinder their ability to start and grow businesses (World Bank, 2022).

Small and Medium Enterprises (SMEs) in North East Nigeria face multifaceted challenges that inhibit their sustainable growth and competitiveness in a rapidly changing economic environment. One critical yet underexplored dimension influencing SME performance in this region is demographic diversity, encompassing gender, religion, ethnicity, and age (Nwosu & Ibrahim, 2023). The North East of Nigeria is characterized by substantial demographic heterogeneity, but prevailing socio-cultural complexities and socio-economic barriers often limit the effective harnessing of this diversity for business growth (Okeke, 2021). Contemporary issues such as gender inequality, religious tensions, ethnic fragmentation, and youth unemployment are particularly salient in this region, affecting entrepreneurial activities and the ability of SMEs to thrive (World Bank, 2022; Eze & Okwu, 2024). Despite the recognized importance of demographic diversity for organizational innovation and market competitiveness (Cox & Blake, 2020), the extent and mechanisms through which it impacts SME growth in North East Nigeria remain inadequately addressed.

Several recent studies highlight gaps in the existing literature concerning demographic diversity and SME growth. For instance, Chukwu and Amadi (2023) found that while demographic diversity can foster creativity in SMEs, its benefits are mediated by cultural factors, a relationship insufficiently examined in African contexts, particularly in Nigeria's North East. Similarly, Mokhtar, Hassan, and Ismail (2022) emphasize that leadership style critically moderates the impact of diversity on SME performance, yet there is a paucity of empirical data from regions marked by intense socio-cultural diversity. Furthermore, Ezeand Okwu (2024) identifies regional disparities in SME development in Nigeria but do not disaggregate how demographic variables interact with cultural and leadership factors in the North East. These research gaps underscore the need for a context-specific investigation that simultaneously considers demographic diversity, culture as a mediating variable, and entrepreneurial leadership as a moderating influence on SME growth. Motivated by these gaps, this study investigated the impact of gender, and ethnicity diversity on the growth of SMEs in North East Nigeria.

Empirical Review

Musa and Ibrahim (2023) investigated the role of ethnic diversity in SME growth in Kaduna State using a mixed methods research design that combined qualitative interviews with quantitative survey data. The study collected information from SME owners and employees and analysed the quantitative data using descriptive statistics and correlation analysis. The findings indicated that ethnic diversity contributes positively to SME expansion by improving access to wider markets and facilitating connections with customers from different cultural backgrounds. The authors argued that enterprises with ethnically diverse employees and management teams tend to possess broader social networks and better knowledge of regional markets, which enhances business outreach and competitiveness. Nevertheless, the study relied primarily on basic statistical techniques and therefore did not examine mediation or moderation mechanisms that could explain how ethnic diversity interacts with leadership practices or organisational culture to influence SME growth.

Similarly, Yusuf and Bello (2021) examined the influence of ethnic diversity on SMEs in Northern Nigeria and reported that enterprises employing individuals from different ethnic groups tend to benefit from wider market linkages and improved customer relations. The study concluded that ethnic diversity strengthens social capital within enterprises and facilitates knowledge exchange among employees. However, the analysis relied mainly on chi square and descriptive statistical methods, which limited the ability to examine deeper structural relationships among variables. The authors therefore recommended further research using more advanced statistical approaches to explore the mechanisms through

which ethnic diversity influences business performance.
Empirical evidence from other Nigerian studies also highlights the importance of ethnic diversity in enterprise development. A study by Nwankwo and Okeke (2022) examined workforce diversity and SME performance in Anambra State using survey data and regression analysis. The results showed that ethnic diversity positively influences organisational creativity, problem solving capacity and innovation within SMEs. The authors explained that individuals from diverse ethnic backgrounds often possess different experiences, skills and cultural perspectives that can enhance decision making and strategic thinking within business organisations.

Similarly, Adeoye and Elegunde (2023) investigated diversity management and organisational performance among small businesses in Lagos State using quantitative survey data analysed through structural equation modelling. Their findings revealed that effective management of ethnic diversity improves teamwork, organisational commitment and productivity. The study concluded that enterprises that create inclusive organisational cultures are more capable of harnessing the benefits of diversity, leading to improved firm performance and long term sustainability.

Research focusing on African SMEs also provides supporting evidence. George, Walker and Monster (2021) analysed cultural diversity and entrepreneurial performance among small businesses across several African countries using firm level data. The study found that cultural and ethnic diversity increases access to heterogeneous information, business opportunities and international market connections, thereby promoting firm growth and innovation. However, the study also noted that poorly managed diversity may lead to communication barriers and interpersonal conflicts that can negatively affect organisational effectiveness.

Within the Nigerian entrepreneurial environment, ethnic networks also play an important role in facilitating informal financial support, supply chain relationships and knowledge sharing among entrepreneurs. According to Akinwale and Adepoju (2024), entrepreneurs frequently rely on ethnic based networks to obtain startup capital, labour support and market information, particularly in environments where formal institutional support is limited. While such networks can enhance SME development, the study noted that excessive reliance on ethnic ties may sometimes restrict collaboration with entrepreneurs from other groups and limit market expansion.

Overall, empirical literature suggests that ethnic diversity can significantly contribute to the growth of SMEs by improving innovation, expanding market opportunities and strengthening social networks. Nevertheless, many existing studies rely on simple statistical techniques and focus on limited a geographical area, which leaves gaps in understanding the complex pathways through which ethnic diversity influences SME growth. Consequently, further empirical investigation using more robust analytical methods and focusing specifically on North East Nigeria is necessary to better explain how ethnic diversity interacts with leadership practices, organisational culture and entrepreneurial strategies to influence SME development.

Results

Descriptive Statistics

Table 1: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Star C	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Gender	568	7.00	41.00	24.9978	6.24750	.006	.115	-.296	**.230**
Ethnic	568	6.00	30.00	18.0603	4.32809	-.012	.115	-.387	**.230**
SME Growth	568	7.00	36.00	21.6696	5.34850	-.075	.115	-.290	**.230**
ValidN (listwise)	**568**								

Source: Author's Field work, 2025

The descriptive statistics presented in table 1 showed that the mean values for the gender and ethnic diversityand SME Growth (SmeGrowth), fall within a moderate range. This indicates that respondents generally reported neither extremely low nor extremely high levels of demographic diversity, leadership traits, or business growth outcomes. Such moderate mean values suggest that the enterprises sampled operate within are positively balanced environment, where differences in demographic composition. The standard deviation values across the constructs confirm that there is meaningful spread in the responses. These variations are essential because they ensure that the dataset contains adequate dispersion for identifying statistical relationships. Without such variability, the constructs would lack the differentiation required for exploring how demographic diversity influences SMEs growth. The observed dispersion therefore strengthens the analytical potential of the data. The results also provide insight into the distributional shape of the variables. The skewness coefficients for all constructs lie very close to zero, showing that the variables do not exhibit strong asymmetry. Similarly, the kurtosis values fall within acceptable limits, implying that the distributions are neither excessively peaked nor overly flat. Collectively, these indicators demonstrate that the variables approximate a normal distribution.

This finding holds significant methodological relevance. Normality is a key assumption for applying parametric techniques such as correlation and multiple regression analysis. The evidence from the skewness and kurtosis statistics confirms that this assumption is sufficiently met, allowing the study to proceed with inferential analyses that require normally distributed data. In practical terms, this positions the dataset as statistically robust and well-suited for examining the proposed relationships between demographic diversity and SME growth in subsequent sections of the chapter.

Reliability Test

The internal consistency of the multi-item constructs was evaluated using Cronbach's alpha. This metric assesses the extent to which items within a scale measure the same underlying latent variable. The generally accepted thresholds are ≥0.90 (excellent),≥0.80(good), and ≥0.70 (acceptable) (Nunnally & Bernstein, 1994). As presented in Table 4.3, the analysis demonstrates exceptional reliability for all constructs.

Table2: Reliability Analysis of Study Constructs

Construct	Cronbach's Alpha	Number of Items
Gender	.852	7
Ethnic	.819	5
SME Growth	.857	6

Source: Field Survey (2025)

The reliability assessment provides insight into how consistently each construct in the study was measured. Cronbach's alpha values in table 2 show that all research constructs exceed their commended minimum threshold of 0.70, indicating that the items within each scale work together coherently to capture their intended concepts. The constructs measuring demographic attributes, Gender (.852), and Ethnic (.819), all demonstrate strong internal consistency. These values imply that respondents interpreted the items within each demographic dimension in as table and uniform manner. These results indicate that the items included in the scales capture well-defined aspects leadership behaviours as experienced within SMEs in the NorthEast. The dependent variable, SME Growth, achieved one of the highest reliability coefficients at.857. This is a significant methodological advantage because it shows that the items measuring growth likely covering dimensions such as sales expansion, market reach, customer base, and operational improvements, are interpreted consistently by respondents. The result of the Cronbach's alpha values demonstrates that the instrument is statistically sound and capable of producing dependable results. The high levels of internal consistency across constructs reinforce the credibility of subsequent hypothesis testing, ensuring that any detected relationships between demographic diversity and SME growth are grounded in well- measured variables.

Multicollinearity Test

Table 3: Multicollinearity Test Results

Predictor Variable	Tolerance	VIF
Gender	0.976	1.025
Ethnic	0.986	1.014

Source: Field Survey (2025)

Table 3 presents the multicollinearity diagnostics for the predictor variables, and the results confirm that the model is free from collinearity concerns. The Tolerance values for all independent variables fall between 0.976 and 0.986, indicating that a very small proportion of the variance in each variable is shared with other predictors. In practical terms, this shows that the predictors remain statistically distinct and are not redundantly measuring the same underlying dimension.The VIF values, which range narrowly from 1.014 to 1.025, reinforce this conclusion. These figures sit far below the conventional cut-off points signals that none of the predictors inflate the variance of the regression estimates. Such low VIF values are desirable because they preserve the precision of the regression coefficients and reduce the likelihood of unstable or misleading parameter estimates.

Normality Test

Table4: Normality Test (Shapiro-Wilk)

Construct	Shapiro-Wilk Statistic	Df	p-value (Sig.)
Gender	.995	448	.143
Ethnic	.992	448	.062
SmeGrowth	.992	448	.016

Source: Field Survey (2025)

The results presented in table 4 indicate that the majority of the variables meet the normality assumption, as reflected in p-values greater than the 0.05 threshold. Gender, ethnic and entrepreneurial leadership all show non-significant Shapiro–Wilk statistics, suggesting that their distributions do not differ significantly from normality. The only variable that demonstrates a statistically significant deviation is SMEs Growth ($p = 0.016$). Such patterns are not uncommon in behavioural and socio-economic datasets, where outcome variables often display mild skewness due to underlying structural and contextual factors.

Regression Results

The hypotheses were tested using multiple linear regressions in table 5 below; the proposed null hypotheses were tested using the results of the regression analysis, specifically examining the standardized beta coefficients (β) and their corresponding p-values. A significance level of $\alpha = 0.05$ was used as the threshold for determining statistical significance. The findings for each hypothesis are presented below.

Table 5: Regression Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	19.94	2.290		8.730	.000
Gender	.160	.041	.180	.159	.004
1					
Ethnic	.029	.059	.094	.499	.082

a. Dependent Variable: SME Growth

Source: Field Survey (2025)

Hypothesis 1 (H_1): Gender diversity has no significant effect on the growth of SMEs in North East Nigeria.
The regression results show that Gender has a statistically significant positive effect on SME Growth (β= 0.180,p= 0.004). Since thep-valueislessthan0.05, the null hypothesis (H_{10}) is **rejected**. It is concluded that gender diversity does have a significant positive effect on the growth of SMEs in the region.

Hypothesis 3 (H_3): Ethnic diversity has no significant effect on the growth of SMEs in North East Nigeria.
The results for Ethnicity show a non-significant relationship with the dependent variable (β = 0.094, p=0.082). Withap-valueexceeding0.05, the null hypothesis (H_{30}) is **accepted**. Thus, ethnic diversity is not a significant predictor of SME growth in this model.

Table 6: **Hypothesis Summary**

Hypothesis	**Null Hypothesis (H_0)**	**p-value**	**Decision on H_0**	**Conclusion**
H_1	There is no significant effect of Gender on SME growth.	.004	Rejected	Significant Positive effect
H_2	There is no significant effect of Ethnicity on SME growth.	.082	Not Rejected	No significant Effect

Source: Field Survey (2025)

The results of the hypotheses presented above indicate that gender and ethnic diversity influences SME growth in North East Nigeria in differentiated ways. Gender diversity exerts positive and statistically significant effects, suggesting that enterprises which integrate both male and female participation and combine younger and older actors tend to experience superior growth outcomes. These dimensions of diversity appear to enhance decision-making quality, adaptability, and resilience, as gender inclusion broadens managerial perspectives while age diversity allows firms to balance innovation with experience. In a challenging operating environment such as the North East, these complementarities provide SMEs with strategic advantages that support expansion and sustainability.

In contrast, ethnic diversity does not show significant independent effects on SME growth, implying that these forms of heterogeneity are largely neutral in economic terms within the study context. This may reflect the dominance of localized networks and pragmatic business practices that prioritize survival and profitability over identity-based differentiation. However, the findings suggest that diversity contributes most effectively to SME growth when managed holistically, rather than through isolated demographic characteristics. The model summary presented in Table 4.8 provides critical insights into the overall efficacy and robustness of the regression model constructed to analyze the influence of demographic diversity factors on SME Growth.

Table 7: Regression Summary

Model Summary[b]

Mode L	R	R Square	AdjustedR Square	Std. Error of the Estimate	Durbin-Watson
1	.44[a]	.493	.481	5.37243	1.887

a. Predictors:(Constant), Gender, Ethnic,
b. Dependent Variable: SME Growth

Source: Field Survey (2025)

The multiple correlation coefficients (R) of .440 indicates a moderate positive relationship between the combination of the predictor variables (Gender and Ethnic) and the dependent variable (Sme Growth). The R-Square value, is .493. This signifies that the predictors collectively account or **49.3%** of the total variance observed in the growth of SMEs in North-East Nigeria. This is a substantial explanatory power within social science research, particularly in the context of complex phenomena like business growth, which are influenced by a multitude of factors. It suggests that the selected demographic diversity constructs are core, rather than peripheral, determinants of SME performance in the region.

The Adjusted R-Square value, which provides a more conservative estimate by adjusting for the number of predictors in the model, is .481. The minimal decrease from the R-Square value confirms that the inclusion of all the predictors is justified and that the model is not over-fitted. Finally, the Durbin-Watson statistic of 1.887 is close to the ideal value of 2.0, which suggests that the residuals of the regression model are independent. This means there is no significant autocorrelation in the data set, hence, the analysis fulfills a key assumption of regression analysis and enhance the validity of the statistical inferences drawn from the model.

Conclusion

The study investigated the impact of gender, and ethnicity diversity on the growth of SMEs in North East Nigeria. The results revealed that Gender diversity exert significant positive effects on SME growth, emerging as the most influential direct drivers among the diversity dimensions. In contrast, ethnic diversity did not demonstrate significant direct effects on growth when considered independently. This suggests that balanced and integrated demographic heterogeneity provides broader knowledge bases, varied market insights, and complementary capabilities that stimulate firm expansion. Hence, the study concludes that gender diversity is a strategic resource for SMEs in North-East Nigeria, but its value is neither automatic nor uniform. Based on the findings the study recommends that SMEs should strategically prioritize gender in recruitment and team composition, as these dimensions demonstrated the strongest and most consistent positive effects on SME growth. This study contributes to knowledge in bridging the contextual gap in diversity–SME literature, and empirical clarification of key diversity drivers of SME growth.

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