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Moderating Role of Coping Strategy on the Effect of Entrepreneurial Orientation on Business Performance of Rural Women Enterprises in Kano State, Nigeria

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Abstract

The business performance of rural women enterprise in Kano state is critical to poverty reeducation, household livelihood, and local economic development in Northern Nigeria. However, these enterprises face unique socio-cultural, infrastructural and resource constraints that undermine their growth. This study therefore investigated the coping strategy as a moderator on the relationship between entrepreneurial orientation (innovativeness, productiveness, risk taking) and business performance among rural women owned enterprises in Kano state. A cross-sectional survey design was adopted. Primary data were collected from 178 registered women entrepreneurs across Rano, Wudil and Bichi local government areas using a structured five-point Likert-Scale questionnaire. Data analysis employed partial least square structural equation modeling (PLC-STM0 to test six hypotheses. Key quantified findings showed that parameters; β = 0.550, p < 0001 and risk taking β = 0.285, p < 0.001 had significant effect on business performance, while innovativeness had a significant negative effect β = -0.177, p = 0.001. Coping strategies significantly moderate the relationship; negative for innovativeness (β = -0.078, p = 0.025), but positively for pro-activeness (β = 0.069, p = 0.043) and risk taking (β = 0.076, p = 0.031). The model explained 62% of variance in business performance. Acceptable insights for policy makers include; promote proactive and calculated risk taking behaviours through targeted business training and micro grants. Discourage generic innovation without local market alignment, support contact-specify low cost adaptive innovations. Integrate coping strategy frameworks (pivoting and perseverance) into enterprise support programmes to help navigate crises without undermining performance.

Keywords: Coping Strategy, Entrepreneurial Orientation, Business Performance, Women Enterprises

1.0 INTRODUCTION

Entrepreneurship, as a driving force for economic development and social empowerment, has gained increasing recognition worldwide (Brush, 2020). In the diverse entrepreneurial landscape of Nigeria, particularly in Kano State, rural women have emerged as a resilient and vital demographic, contributing significantly to local economic growth and poverty reduction. These women, despite operating in resource-constrained environments, have demonstrated remarkable entrepreneurial spirit in their pursuit of business ventures.

Entrepreneurial orientation, characterized by traits such as innovation, risk-taking, and proactiveness (Lumpkin & Dess, 1996), has been recognized as a catalyst for competitiveness and sustainable business growth. However, in the context of rural women entrepreneurs, whose businesses operate within unique socio-economic and cultural contexts, entrepreneurial orientation may interact with coping strategies in unique ways.

A Global concern for ameliorating the status of women has been expressed and deliberated in many ways. There is no doubt that women all over the world have made tremendous progress on entrepreneurship. Entrepreneurship and business enterprises performance contribute to emerging economies in several ways: as an important way-out to change innovative ideas into startup opportunities, revival of social networks, new employment, and upscale productivity (Fabian, & Okpanaki, 2022). Increasing entrepreneurial activities can be viewed as a way to improve access to economic opportunities for women in emerging economies. There is a huge potential to improve global economic conditions through a better understanding of the tools that empower these women entrepreneurs.

Rural women-owned enterprises in Kano State, Nigeria, constitute a vital component of the local economy, contributing significantly to economic development and poverty reduction. However, these enterprises face multifaceted challenges stemming from resource constraints, limited access to financial services, inadequate infrastructure, and socio-cultural norms that may impede their growth and sustainability (Ali, 2016).

While entrepreneurial orientation has been recognized as a key driver of business performance (Lumpkin & Dess, 1996), the specific dynamics of how coping strategies employed by rural women entrepreneurs interact with entrepreneurial orientation to influence business performance remain largely unexplored. The problem at hand is the absence of a comprehensive understanding of the moderating role of coping strategies in the relationship between entrepreneurial orientation and business performance among rural women-owned enterprises in Kano State. This knowledge gap hinders the development of effective support systems, policies, and interventions tailored to the unique needs of this demographic, thereby limiting their economic empowerment and the region's sustainable development.

2.0 Empirical Review

Mozumdar, et al. (2022) contribute to the debate on whether and how the entrepreneurial orientation (EO) theory explains business performance by exploring its efficacy when applied to a constrained context such as a developing country. This debate revolves around the understanding of the nature of EO within a specific context and the degree to which EO, as compared to environmental characteristics, contributes to business performance. In particular, it analyses the influence of EO on the business performance of women entrepreneurs engaged in the handicraft business in Bangladesh, focusing on the effect the business and social environments exert on this relation. The results obtained from hierarchical multiple regression analyses suggest that the EO construct requires flexibility in its conceptualization and that the implications EO has on performance need to be understood in the light of the

context in which the theory is adopted. Concerning the nature of EO, we find that, first, a combination of EO dimensions (rather than them individually taken as per the original theory) explains business performance in a constrained context. In particular, women who show characteristics of innovativeness and pro-activeness (as one construct) seem to report high performances, as well as those showing behaviors more prone to taking risks. However, while barriers posed by the social environment (e.g., socio-cultural norms and customs) tend to impact performance negatively, barriers in the business environment positively relate to business performance. This suggests that further research is needed to investigate how the local constrained context mediates EO's impact on performance. Our findings contribute to the research efforts directed to understanding the dimensionality of the EO construct when applied to a constrained context and pave the way to the quest for what role the external factors (namely, the social and business environment) play in explaining performance in such a context.

Hassan (2021) study examined the impact of women entrepreneurship on the growth of small and medium enterprises in Yobe State. Business orientation and opportunity recognition were adapted to measure profitability and business expansion of female owned businesses. Qualitative and quantitative research approaches were used, while cross-sectional and longitudinal survey research method was adopted to examine the impact of women entrepreneurs on performance of small and medium enterprises. The population used for this study was one thousand (1000) registered female fashion designers in Potiskum, Damaturu and Gashuwa respectively. 5 Points-Likert Scale Questionnaire and structured interview was adopted to collect data. The findings shows that business orientation have a weak significant relationship with profitability and business expansion, while business opportunity recognition have a strong significant relationship with profitability and business expansion of fashion designers, this is shown through their probability value (0.007, 0.005, 0.052 and 0.032). The study recommended that women entrepreneurs need to aggressively seek and exploit market opportunities in the fashion industry. This can be achieved through exploring new styles, initiating new ideas, business opportunities, taking quick decisions. For female fashion designers to utilize business orientation to make profit, they need to organize and attend seminars/workshop organized by leaders in the fashion industry

Kiyabo and Isaga (2020) opined that performance can be measured using various indicators. Guided by the resource based view, the study aimed at determining the influence of entrepreneurial orientation on SMEs' performance under the mediation of competitive advantage using firm growth and personal wealth measures. Entrepreneurial orientation was adopted as an intangible resource in form of processes. A survey method with cross-sectional design was used to collect data from 300 owners-managers of welding industry SMEs located in Dar es Salaam, Mbeya, and Morogoro urban centers in Tanzania. By the aid of AMOS software, data analysis comprised of developing measurement and structural models using structural equation modeling technique. Sample data were then bootstrapped using 200 samples to determine the indirect effect of entrepreneurial orientation on SMEs' performance through competitive advantage. Findings from the study inform that competitive advantage mediates the relationship between entrepreneurial orientation and SMEs' performance for both firm growth and personal wealth performance measures. The findings of the study imply that the resource-based view is suitable in describing not only physical resources but also intangible resources such as entrepreneurial orientation. The authors call for future studies to investigate the influence of more constructs on SMEs' performance under the mediation of competitive advantage using the same firm growth and personal wealth performance measures. This present study argues that such studies will be establishing whether the findings of this study are specific to entrepreneurial orientation construct or applicable to

other constructs as well. This study is therefore set to filter this gap by using one of the methods of gaining competitive advantage which is coping strategy.

Ali, et al. (2020) study aims to examine the joint effect of entrepreneurial orientation (EO), market orientation (MO), total quality management (TQM) and organisational performance in the Kingdom of Saudi Arabia's(KSA's) small and medium enterprise (SME) sector. The paper used a quantitative research design. A total of 393questionnaires were distributed to and collected from owners/managers of SMEs in KSA to acquire requisite data for examining the hypothesized model of the study. Partial least squares structural equation modelling was used to analyse the research data. The results indicate that EO, MO and TQM are positively and significantly related to the organizational performance of SMEs. In addition, the findings reveal that TQM has contributed the most to the enhancement of organizational development, which is followed by EO and finally, MO. The results provide owners/managers, practitioners and academicians with an enhanced understanding of the relationship and effects of EO, MO and TQM on organisational performance, particularly in the SME sector. Thus, owners/managers are guided to develop improved and further effective decisions for the implementation of TQM practices with strong EO and MO. Consequently, firms realize superior performance and continuously compete within their market. Hence, the introduction of coping strategy is highly and likely to intervene in the relationship between EO and Performance.

Okangi (2019) used EO aspects (i.e. innovation, proactivity, and risk taking) and a sample of 132 firms in his study on the influence of EO on the profitability growth of local construction companies in Tanzania. Data was collected and analyzed using multiple regression analysis with the aid of the STATA 13.0 program. The proactive component has a large negative influence on profitability growth, whereas the innovation and risk-taking dimensions have a significant positive effect. This implies that local Tanzanian construction firms are more inventive and ready to take chances, which has a beneficial impact on their business profitability.

Conceptual Framework

In this Conceptual framework the SMEs performance is the dependent variable measured by profitability, market share, number of employees and sales value. Risk taking as independent variable is measured by uncertainty, social risk and psychological risk. The researcher used the diagram in figure 1 to demonstrate the interaction of independent variable risk taking and the dependent variables business Performance. This can be presented as:

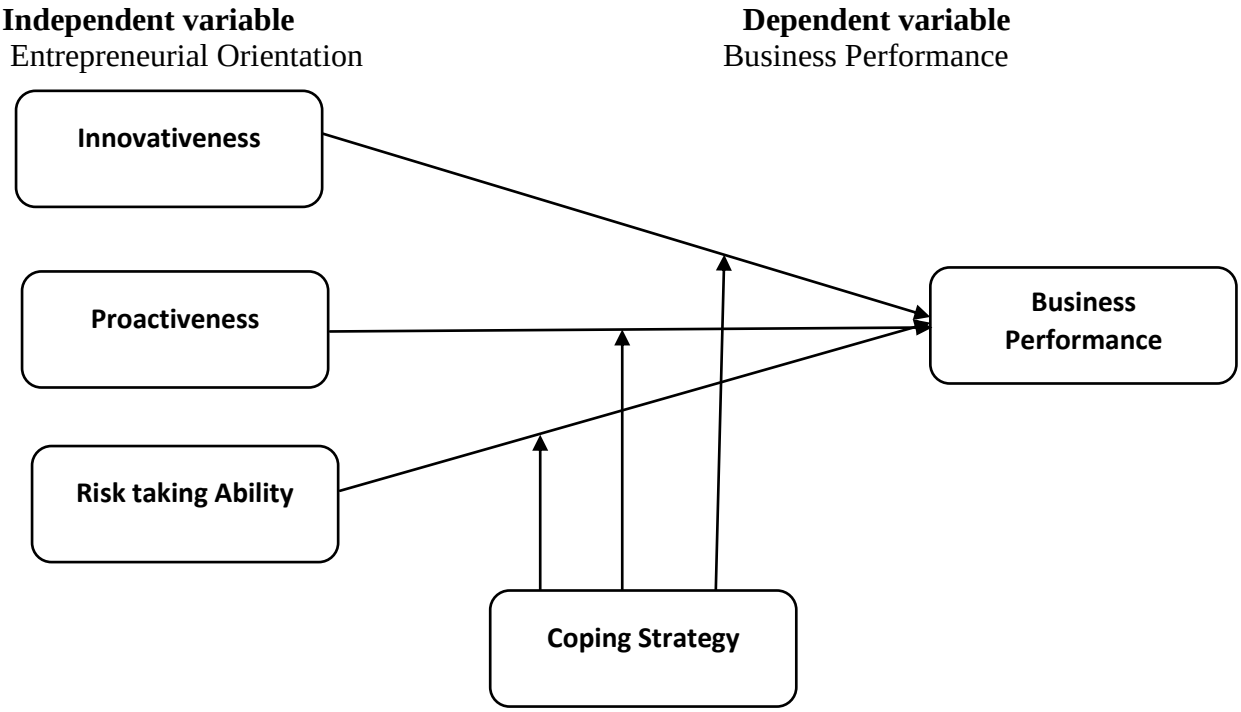


Figure 1: Conceptual Framework Developed by Researcher (2026)

Theoretical Framework

Schumpeter's Theory

Joseph Schumpeter's (1949) theory of entrepreneurship emphasizes innovation as the driver of economic development. According to Schumpeter, entrepreneurs introduce new products, new production method, new markets, new sources of raw materials, or new industry organization there by disrupting equilibrium and creating value. In the context of rural women enterprises in Kano state, innovation does not require high technology or large scale R & D. Instead, these women innovate by adapting traditional products (e.g groundnut processing, she butter, local textile food items) to changing circumstance for example, a woman may introduce a new distribution channel such as using mobile phones or informal e-commerce platforms to reach urban customers, or she may identify a new customer segment by packaging products for schools or hospitals or she may find alternative raw materials sources when traditional supply chains are broken by banditry or inflation. However, the study found that innovativeness has a significant but negative effect on business performance. At first glance, this contradicts Schumpeter but the contradiction is resolved by examining the specific context. In Kano's rural, Muslim-majority society, innovation that disregards local cultural norms (e.g products or marketing) or that target markets in accessible due to mobility restriction may fail. Moreover, women have limited resources to implement and sustain innovation. Thus, Schumpeter's theory must be contextualize, not all innovative needs to be incrementally tailored-small, culturally compatible, resource efficient innovations are more likely to succeed than radical changes. This finding is crucial for women entrepreneurs policymakers in Kano; they should prioritize adaptive innovative over disruptive innovation.

3.0 METHODOLOGY

This study adopted a cross-sectional survey design to collect data from a sampled Women Enterprises in Kano state. This study used the survey research design. Data was collected using structured questionnaire. The data was analyzed using descriptive and inferential

statistical tools. The descriptive techniques included the mean, standard deviation, range and correlation for preliminary analysis. The inferential statistical tools of multiple regression and correlation analysis were used using PLS-SEM software. The Partial Least Squares (PLS) approach to Structural Equation Models also known as PLS Path Modelling (Wold, 1974, 1985) using Smart PLS 3.0 software (Ringle, 2012) was used to test the hypotheses. Validity and Reliability Test was also carried out. The target population of this study comprised 438 registered Women Enterprises in Kano State which include Rano, Wudil and Bichi Local Government Areas. The study used multiple sampling techniques to determine the sample respondents from the target population. Three administration zones were used (KNARDA zones), out of which three (3) local government were purposively selected and they include; Rano (136), Wudil (156) and Bichi (146) Local Government Areas. Yamane (1967) formula was used to determine the sample size of SMEs. The formula is given by:

$$n = \frac{N}{1 + N(e)^2}$$

n = sample size

N = population size

E= margin error

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{438}{1 + 438(0.05)^2} \quad n = \frac{438}{1 + 438(0.0025)} = \frac{438}{2.05} = 209 = \text{Sample Size}$$

Table 1 Summary of Sampling Frame

Zones	LGAs	Sampling Frame	Proportion of Sample	Sample Size
Zone1	Rano	136	136/438*100 =31%	64
Zone2	Bichi	146	146/438*100 =33%	75
Zone3	Wudil	156	156/438*100 =36%	70
TOTAL		438	100%	209

Source: Pilot Survey, 2026

4.0 Results

Demographic Variables Analysis

The demographic variables of the respondents who are the women owners and managers of SMEs were analyzed using frequencies and percentages in order to describe the characteristics of the study sample as depicted in Table 2.

Table 2: Demographic Profile of Respondents.

Characteristics	Category	Frequency	Percent
Age	20-30	67	37.6
	31-40	104	62.3
	50 and Above	7	3.9
Marital status	Married	111	62.4
	Single	67	37.6

Table 2 revealed the age classification of the respondents, 67 or 37.6% are aged between 20-30 years while 104 or 62.3% are aged between 31-40 years as against 7 or 3.9% who are aged above 50 years. From Table 2 indicates that 111 or 62.4% of the respondents are married while 167 or 37.6% are single. This clearly shows that majority of the respondents are married.

Descriptive Analysis of the Latent Constructs

All the latent variables used in this study were measured using a five-point scale anchored by 1 = strongly disagree to 5 = strongly agree. The results are presented in Table 3.

Table 3:Descriptive Statistics

Variables	N	Mean	Std. Deviation
Proactiveness	178	4.2622	0.33272
Innovativeness	178	3.1126	0.51692
Risk-Taking	178	4.1138	0.51631
Coping Strategy	178	4.4248	0.47844
Business Performance	178	4.1326	0.34321

Source: Field Survey, 2026

The study used a five-point Likert scale with the decision mean of 3.000. Table 3 shows the descriptive statistics for the study variables the overall response on all the items positively agreed that the variables affect business performance. This is clear from the cumulative mean response of 4.78 which is significantly higher than the 3.000 decision mean.

Assessment of PLS-SEM Path Model Results

This study adopted a two-step process to evaluate and report the results of PLS-SEM path, as suggested by Henseler, Ringle and Sinkovics (2009). This two-step process adopted comprises (1) the assessment of a measurement model and (2) the assessment of a structural model.

Assessment of Measurement Model

Figure 1 depicts the results for determining the measurement model of the main effect.

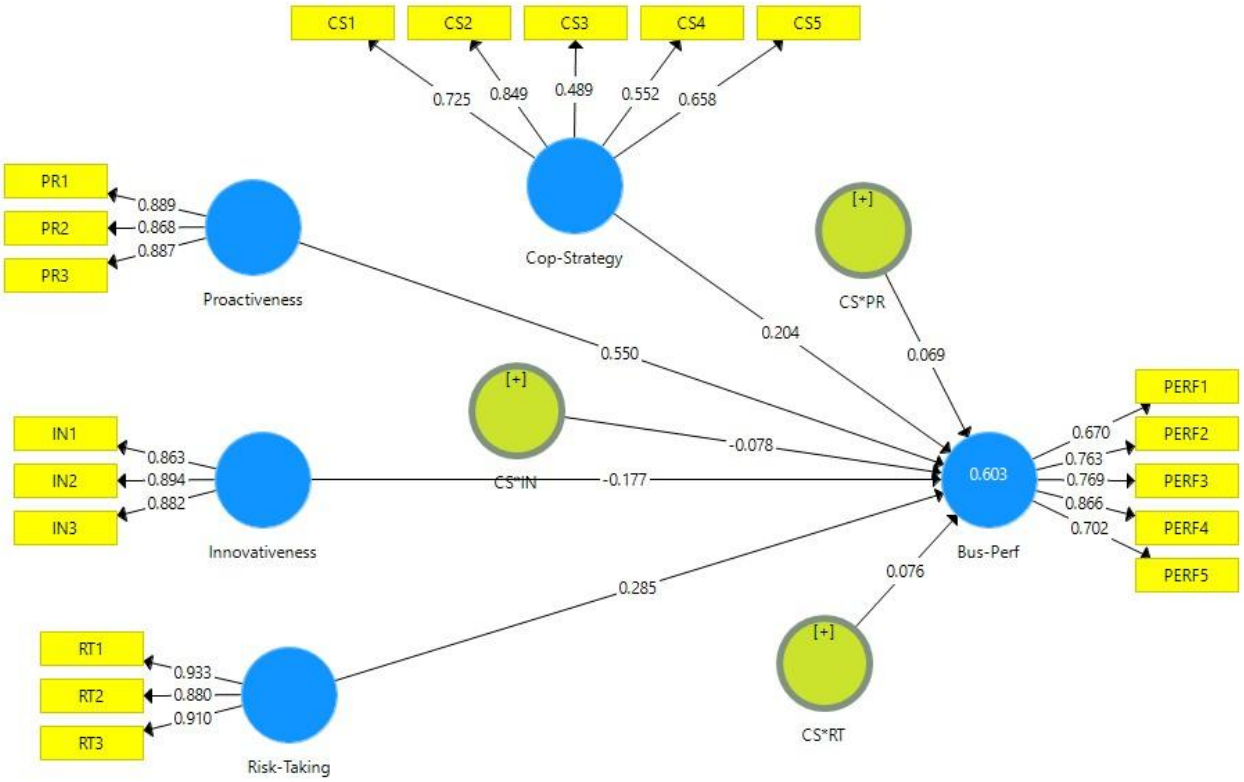


Figure 1: Measurement Model for Main Effect

Individual item reliability

Following the rule of thumb for retaining items with loadings between .40 and .70 (Hair, et al., 2014) presented loadings below the threshold of 0.40. Thus, in the whole model (see Table 4)

Table 4 Loadings of the indicators

Items	Loadings	CA	CR	AVE
CS1	0.725	0.712	0.833	0.626
CS2	0.849			
CS3	0.489			
CS4	0.552			
CS5	0.658			
IN1	0.863	0.856	0.911	0.774
IN2	0.894			
IN3	0.882			
PERF1	0.670	0.815	0.869	0.572
PERF2	0.763			
PERF3	0.769			
PERF4	0.866			
PERF5	0.702			
PR1	0.889	0.856	0.912	0.777
PR2	0.868			
PR3	0.887			
RT1	0.933	0.893	0.933	0.824
RT2	0.880			
RT3	0.910			

Internal Consistency Reliability

In this study composite reliability coefficient was chosen to ascertain the internal consistency reliability of measures adapted. Composite reliability coefficient provides a much less biased estimate of reliability than Cronbach's alpha coefficient because the later assumes all items contribute equally to its construct without considering the actual contribution of individual loadings (Gotz, Liehr-Gobbers, &Krafft, 2010). Table 4 shows the composite reliability coefficients of the instrument.

Table 5 Internal Consistencies

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Bus-Perf	0.815	0.845	0.869	0.572
Cop-Strategy	0.712	0.784	0.833	0.626
Innovativeness	0.856	0.878	0.911	0.774
Proactiveness	0.856	0.859	0.912	0.777
Risk-Taking	0.893	0.903	0.933	0.824

Table 5 shows the composite reliability coefficients of the latent constructs. As shown in Table 5, the composite reliability coefficient of each latent constructs ranged from .833 to .933, with each exceeding the minimum acceptable level of .70, suggesting adequate internal consistency reliability of the measures used in this study (Bagozzi & Yi, 1988; Hair, et al., 2012).

Convergent Validity

To achieve adequate convergent validity, Chin (1998) recommends that the AVE of each latent construct should be .50 or more. Following Chin (1998), the AVE values (see Table 4) exhibited high loadings (> .50), indicating adequate convergent validity. And is represented in figure 2.

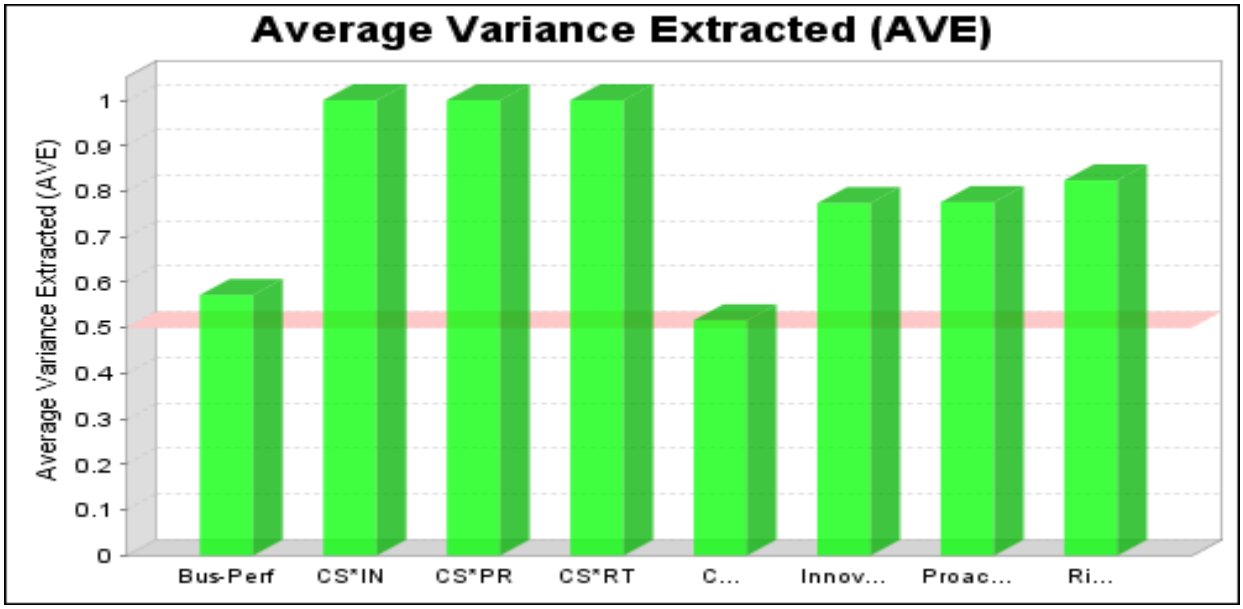


Figure 2 AVE

Discriminant Validity

As indicated in Table 6 the values of the average variances extracted is greater than .50, suggesting acceptable values. In Table 6, the correlations among the latent constructs were compared with the square root of the average variances extracted (values in bold face) in order to show that, they are greater compared to other values of the correlations Table 5 also shows that the loadings of the items under each construct were all greater than the correlations among other latent constructs, suggesting adequate discriminant validity (Fornell & Larcker, 1981).

Table 6: Fornell-Larcker Criterion

	Bus-Perf	Cop-Strategy	Innovativeness	Proactiveness	Risk-Taking
Bus-Perf	**0.757**				
Cop-Strategy	0.645	**0.667**			
Innovativeness	0.281	0.336	**0.880**		
Proactiveness	0.744	0.719	0.396	**0.881**	
Risk-Taking	0.656	0.785	0.507	0.724	**0.908**

Note: Diagonal elements (figures in bold) are the square roots of the Average Variance Extracted (AVE) shared between the constructs and their measures. Off diagonal elements are the correlations among constructs.

As well the study reported the HTMT result for the discriminants validity in figure 3 The HTMT is defined as the mean value of the item correlations across constructs (i.e., the Heterotrait-Heteromethod correlations) relative to the (geometric) mean of the average correlations for the items measuring the same construct (i.e., the Monotrait-Heteromethod correlations).

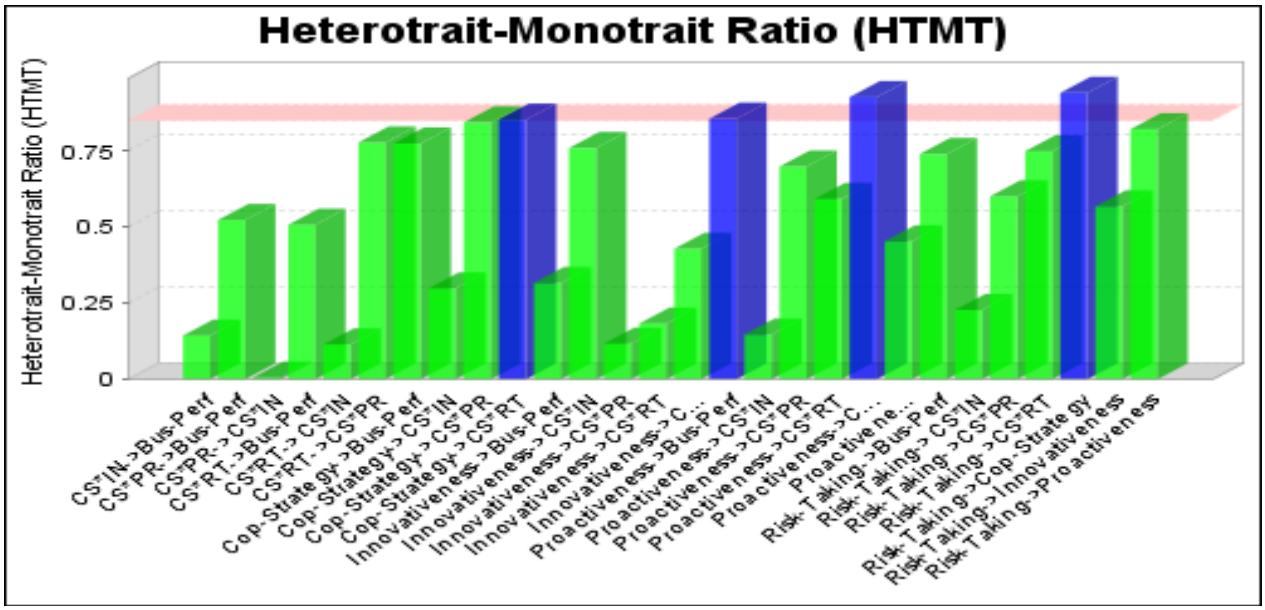


Figure 3 HTMT

Assessment of Significance of the Structural Model

This study also applied the standard bootstrapping procedure with a number of 5000 bootstrap samples and 210 cases to assess significance of the path coefficients (Hair, et al., 2014; Henseler, et al., 2009). Figure 4 shows the estimates for the structural model.

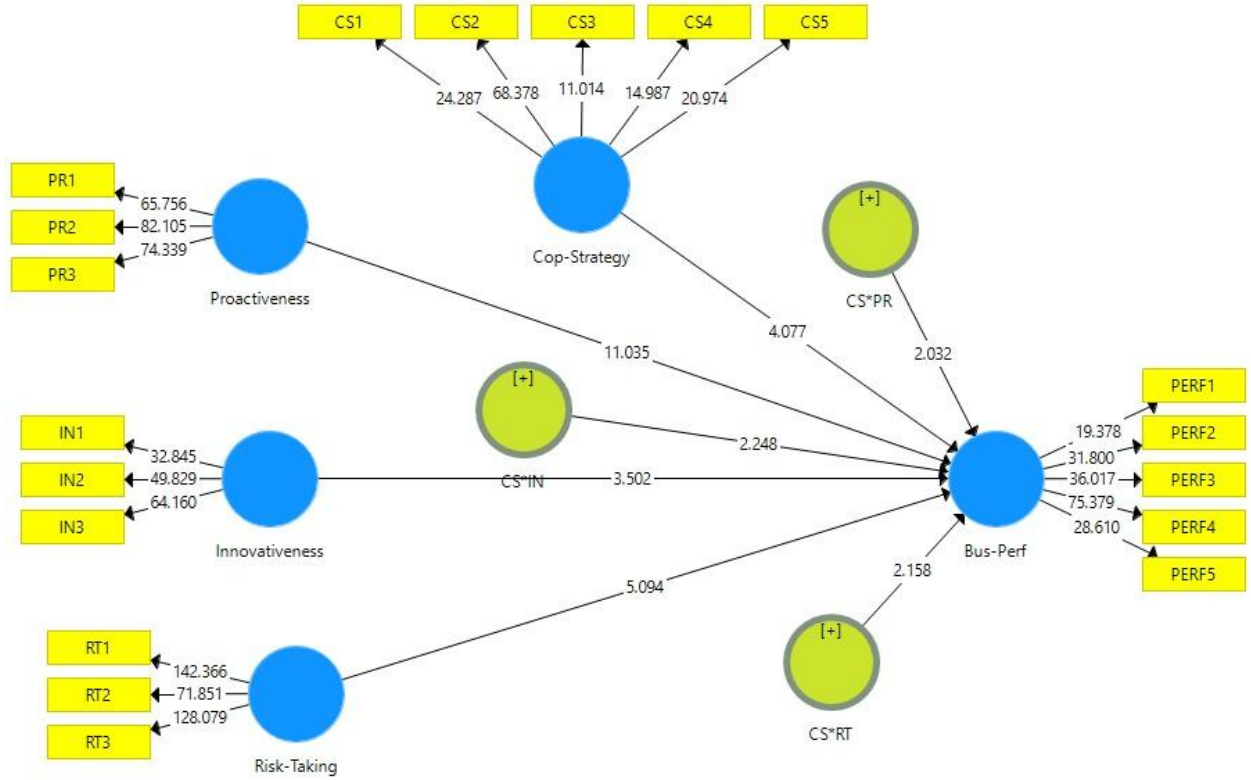


Figure 4: Structural Model for Main Effect

Figure 4 shows the respective indicator loadings and the path coefficients that were used to generate corresponding t values. Following the determination of these estimates, the bootstrapping mechanism was applied to generate the standard error estimates and the

probability values in order to test the study's hypotheses as indicated in Table 7. Mean, STDEV, T-Values, P-Values.

Table 7 Test of Hypotheses

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
Innovativeness -> Bus-Perf	-0.177	-0.17	0.051	3.502	0.001	Reject
Proactiveness -> Bus-Perf	0.55	0.546	0.05	11.035	0.000	Reject
Risk-Taking -> Bus-Perf	0.285	0.284	0.056	5.094	0.000	Reject
CS*IN -> Bus-Perf	-0.078	-0.074	0.035	2.248	0.025	Reject
CS*PR -> Bus-Perf	0.069	0.067	0.034	2.032	0.043	Reject
CS*RT -> Bus-Perf	0.076	0.076	0.035	2.158	0.031	Reject

As indicated in Table 7 the p values of each of the exogenous latent variable were determined through the bootstrap procedure and therefore based on the calculated p values this study tested the hypotheses using the threshold value or level of significance of 5%.

Hypotheses Testing and Discussion of Result

Hypothesis One:

H01. There is no significant effect of innovativeness and business performance. Table 7 shows that the PLS-SEM analysis between innovativeness and business performance is negative and significant (path = -0.177, p = .001) at .05 level. Therefore, the first research hypothesis (H01) was rejected since the p-value is less than the .05 level of significance. This means that there is a negative significant effect between innovativeness and business performance of women SMEs in Kano state, Nigeria.

Hypothesis Two:

H02. There is no significant effect of proactiveness and business performance. Table 7 shows that the PLS-SEM analysis between proactiveness and business performance is positive and significant (path = 0.550, p = .000) at .05 level. Therefore, the second research hypothesis (H02) was rejected since the p-value is less than the .05 level of significance. This means that there is a positive significant effect between proactiveness and business performance of women SMEs in Kano state, Nigeria.

Hypothesis Three:

H03. There is no significant effect of risk taking and business performance. Table 7 shows that the PLS-SEM analysis between risk taking and business performance is positive and significant (path = 0.285, p = .000) at .05 level. Therefore, the third research hypothesis (H03) was rejected since the p-value is less than the .05 level of significance. This means that there is a positive significant effect between proactiveness and business performance of women SMEs in Kano state, Nigeria.

Hypothesis Four:

H04. Coping strategy does not moderate the effect of innovativeness on business performance. Table 7 shows that the PLS-SEM analysis show that coping strategy do moderate the effect of innovativeness and business performance with a negative coefficient and significant, (path = -.078, p = .025) at .05 level. Therefore, the research hypothesis (H04) can be rejected since p-value is less than the .05 level of significance. This means that there is negative and significant moderating effect between innovativeness on business performance of women SMEs in Kano state, Nigeria.

Hypothesis Five:

H05. Coping strategy does not moderate the effect of proactiveness on business performance. Table 7 shows that the PLS-SEM analysis show that coping strategy do moderate the effect of proactiveness and business performance with a positive coefficient and significant, (path = .069, p = .043) at .05 level. Therefore, the research hypothesis (H05) can be rejected since p-value is less than the .05 level of significance. This means that there is positive and significant moderating effect between proactiveness on business performance of women SMEs in Kano state, Nigeria.

Hypothesis Six:

H06. Coping strategy does not moderate the effect of risk taking on business performance. Table 7 shows that the PLS-SEM analysis show that coping strategy do moderate the effect of risk taking and business performance with a positive coefficient and significant, (path = .069, p = .043) at .05 level. Therefore, the research hypothesis (H06) can be rejected since p-value is less than the .05 level of significance. This means that there is positive and significant moderating effect between risk taking on business performance of women SMEs in Kano state, Nigeria.

While the; coping strategy has moderate the relationship between entrepreneurial risk taking and proactiveness positive and significant on business performance, the moderation between the entrepreneurial innovativeness is negative and significant.

Summary of Findings

Findings	**Statistical evidence**	**Why it happens contextual**	**Policy implication**
Innovativeness harms performance	B = - 0.177, P = 0.001	Cultural mismatch, poor infrastructure, high cost	Promote incremental, adapted innovation only
Proactiveness boosts performance	B = + 0.550, P≤0.001	First mover advantage in volatile environment	Train in opportunity scanning and early action
Risk raking boosts performance	B = + 0.285, P<0.001	Calculated risk expand markets and revenue	De-Risk risk raking (guarantees insurance)
Coping worsens innovativeness effect	B=+0.069, P=0.043	Proactive planning plus contingency = resilience	Teach integrated proactive-coping plans
Coping enhances risk taking effect	B= + 0.076, P=0.031	Coping provide safety net for risks	Require risk-coping plans for loan

5.0 CONCLUSION AND RECOMMENDATIONS

The findings of this study provide valuable insights into the dynamics of women-owned small and medium enterprises (SMEs) in Kano State, Nigeria. The research examined the relationship between entrepreneurial orientation, coping strategies, and business performance among women entrepreneurs in the region. Several key conclusions emerged from the study's findings. Firstly, the study revealed that innovativeness has a significant negative impact on the business performance of women-owned SMEs in Kano State. This suggests that while innovation is generally important for competitiveness, women entrepreneurs in this region should approach it cautiously. Innovative strategies should be aligned with local market realities and consumer preferences to ensure they yield positive outcomes rather than unintended setbacks. Secondly, proactiveness was found to have a significant positive impact on business performance. Women entrepreneurs who actively identify and seize opportunities, as well as respond to challenges promptly, tend to experience better business outcomes. This underscores the importance of a forward-looking and responsive approach to entrepreneurship within the context of Kano State. Thirdly, risk-taking was shown to positively influence business performance among women-owned SMEs. Calculated risk-taking, when accompanied by effective resource allocation and mitigation strategies, contributes to improved business outcomes. This highlights the potential for women entrepreneurs to use well-considered risks as a pathway to growth and sustainability. Furthermore, coping strategies play a significant moderating role in the relationship between entrepreneurial orientation and business performance. When women entrepreneurs apply coping mechanisms to manage challenges, these strategies can either amplify or weaken the effects of innovativeness, proactiveness, and risk-taking. Therefore, a balanced approach that integrates innovation with effective coping mechanisms is essential for navigating crises and ensuring long-term business success. Overall, the study provides a nuanced understanding of the entrepreneurial environment for women in Kano State. Women entrepreneurs must consider local market conditions, prioritize proactive behaviors, embrace calculated risk-taking, and utilize effective coping strategies to enhance their business performance. By doing so, women-owned SMEs in Kano can better navigate challenges, capitalize on opportunities, and contribute significantly to regional economic growth and a more equitable entrepreneurial ecosystem. The study recommended that

1. Policymakers (SMEDAN, Kano state ministry of commerce) and NGO training providers should stop promoting radical innovation as a universal solution. Instead, they should replace generic innovation training with culturally; adapted, incremental innovation programmes that; focus on small improvements to existing product, require a market readiness assessment before any innovation grant is approved and Provide innovation grants as risk dew pilots (e.g N50,000 – N100,000) that do not need to be rapid if the innovation fails.
2. All entrepreneurship training in Kano state should dedicate at least 40% of course time to proactiveness skills including; opportunity scanning, scenario planning and early action drills.
3. Financial institutions and government agencies should introduce specific products that reduce the downside of risk taking without discouraging the behavior. These include Partial loan guarantees (50-80% coverage) for women owned SMEs that present a clear risk coping plan, micro insurance products, risk – coping funds**.**
4. Advanced entrepreneurship programmes should teach an integrated proactive coping framework that combines.
5. All micro finance banks and loans scheme targeting rural women in Kano should mandate a simple, one page risk coping plans as a loan application requirement.

6. Gender equity advocacy should b explicitly tied to the entrepreneurial ecosystem rather than treated as a separate social issue.

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