

An Investigation into the Management of Vehicle Repair Garages in the Bolgatanga Municipality of Ghana

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Abstract

The main purpose of this study is to investigate the management of vehicle repair garages in the Bolgatanga Municipality. A 67 item questionnaire was used to collect data from a randomly selected sample of 52 entrepreneurs of vehicle repair garages in the Bolgatanga Municipality. Frequency counts, percentages, and Pearson's chi-square test for independence were used to analyze the data collected. The study found that majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality were predominantly young males (between 29-39yrs), possessed no formal school certificate, and had between six and 11years of working experience. Also, the study revealed that the factors contributing to the success of vehicle repair garages in the Bolgatanga Municipality were management skills, entrepreneurial characteristics, and human capital. Moreover, the study noted that the business challenges facing vehicle repair garages in the Bolgatanga Municipality were high cost of inputs, high cost of borrowing money, high utility charges, high rental charges, debts collection from business creditors, and unfavourable business laws. In addition, the study found that gender, age, level of education, and working experience of the entrepreneurs are independent of the performance of vehicle repair garages in the Bolgatanga Municipality.

Keywords: Management, Demographic Characteristics, and Vehicle Repair Garages.

1. INTRODUCTION

Vehicle repair garages as business enterprises are the driving force behind the long-term survival and development of the road transport industry which accounts for approximately 94% of freight and 97% of passenger traffic movement in Ghana (Mauder and Pearce, 2001). For instance, such garages do not only maintain vehicles, but they are mechanisms for job creation, innovation, and the long-term growth and development of economies. They are the means through which rapid industrialization of the road transport sector can be achieved (Storey 2000; Nieman, Hough and Nieuwenhuizen, 2003). In spite of the significant role these garages play in national development, their start-up, their long-term survival, and their growth in a developing country such as Ghana tends to be threatened. For example, Holland (1998) noted that, out of the 20 to 30 percent of new businesses that make it through their inaugural year of operation, only half of them will survive beyond the fifth year anniversary. Rwigema and Venter (2004) acknowledged that the failure rate of small businesses [vehicle repair garages] in most developing countries far exceeds that of success. Marlow (2009) indicated that the rate of failure of small scale businesses [vehicle repair garages] in developing countries is higher than in the developed world.

Akabueze (2002) earlier noted that the rate of business [vehicle repair garage] failure continues to increase because of the obstacles affecting small-scale business performance in developing countries including Ghana. Some researchers identified these obstacles to include: lack of business management skills, lack of financial resources, lack of up-to-date technologies, generally bad economic conditions, poor location, unfair laws and regulations coupled with poor infrastructure (Kiiru, 1991, Tomecko & Dondo, 1992, Oketch, 2000; Akabueze, 2002). Amyx (2005) found that one of the major obstacles is the negative perception of potential clients about small businesses as lacking the ability to provide quality services and are unable to satisfy more than one offer simultaneously. As a result, some larger companies are offered project in the industry because of their reputation alone to the detriment of small-businesses.

Hodgetts and Kuratko (1995) revealed that the quality of management of micro and small-scale enterprises [MSEs] is not the best and some policy-makers are of the view that they lack innovation, entrepreneurial flair, financial acumen, practical knowledge, marketing, and human resource management in their operations. As a result, some do not reach their full potential and fail to grow, leading to job and wealth lost for their respective regions in which they are based. Bokea, Dondo and Mutiso (1999) identified infrastructure such as the provision of access roads, water, adequate power, telecommunication, and sewerage as a major limitation in the development of MSEs. They explained that, universally, MSEs face the extra burdens of procedural and administrative problems relating to registration, licensing, formalization, and resource acquisition, in terms of their access to and management of finance, space, land and people. Longenecker, Petty, Moore, and Palich, (2006) stated that lack of planning, improper financing, and poor management has been posited as the main causes of failure of small enterprises. Power shortages which result in load shedding coupled with high electricity bills were identified as major problems faced by small-scale businesses (Tushabomwe-kazooba, 2006).

To avert this situation, Governments, over the years, have implemented a number of interventions. For instance, Government established the National Board for Small-Scale Industries [NBSSI] by an Act of Parliament (Act 434 of 1981) of Ghana. NBSSI began operations in 1985 with a Head Office in Accra, ten (10) Regional Secretariats, and one hundred and ten (110) Business Advisory Centres in the districts. The main objectives of the NBSSI are to contribute to the creation of an appropriate environment for micro and small enterprises [MSEs] development, to promote the development of an enterprise culture in Ghana, to provide non-financial support for sustainable small-scale enterprises development, to facilitate access to credit for small enterprises, and to strengthen sector associations within the MSE sector (National Board for Small-Scale Industries [NBSSI] 1990; Tetteh, 2009).

The Ghana Regional Appropriate Technology Industrial Service (GRATIS) project was established in 1987 by the Government of Ghana supported by the European Union [EU] and the Canadian International Development Agency [CIDA] to established Intermediate Technology Transfer Units [ITTUs] in all regions of Ghana and supervises their operations. The ITTUs were tasked to transfer effective technology to micro and small enterprises [MSEs] and to promote small-scale industrialization by providing appropriate technologies such as equipments, tools, and spare parts to support agriculture/agro-processing, environment, sanitation, and industrial sectors. They were also given the responsibility of providing technical and entrepreneurial training to micro and small enterprises [MSEs] and medium scale industries [MSI] (Ministry of Environment, Science and Technology [MEST], 1996).

To support government effort in developing the small scale businesses, the Business Sector Advocacy Challenge (BUSAC) Fund was launched in 2004. The first phase of the BUSAC Fund was supported by Danish International Development Agency [DANIDA], Department for International Development [DFID] and U.S. Agency for International Development [USAID], and ended in February 2010 after six years of operations. The second Phase is a continuation of the first phase and seeks to support initiation in the first phase of the Business Sector Programme Support [BSPS] of the 'Private Sector Development Strategy [PSDS]. Denmark provided a support of 400 million Danish Kroner which is approximately GHC 115 million for the second phase of the programme, which seeks to support efforts at private sector development over the period of January 2010 to December 2014. The key partners in the implementation of this programme are the Ministry of Trade and Industry, the Council for Technical and Vocational Education and Training, as well as other private sector institutions. Under the BUSAC fund, the Council for Technical and Vocational Education and Training (COTVET) has established a Skills Development Fund to provide matching grants based on demand for developing vocational skills of employees in all categories of formal enterprises, strengthening the skills of entrepreneurs and workers of informal micro/small enterprises, and developing innovative training products for private and public training institutions (Business Sector Advocacy Challenge [BUSAC] fund, 2013).

The government of Ghana through the Ministry of Local Government and Rural Development established the Local Enterprises and skills Development Programme (LESDEP) as a public-private partnership in April 2011. LESDEP has successfully opened offices in all 170 Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana with the sole objective of creating and facilitating the acquisition of technical, entrepreneurial and other specialized skills that will lead to the creation and management of sustainable businesses by the unemployed youth in the country, and providing start-up equipment and post-set-up support services to micro and small enterprises in Ghana (Local Enterprises and Skills Development Programme [Lesdep], 2013).

Laudable as the interventions are, studies still show that up to 50% of the small-scale businesses in operation in developing countries including Ghana have a deteriorating performance and are stagnant at the micro and small-scale levels without progressively growing into medium or large-scale enterprises (Bowen, Morara, and Mureithi, 2009). In Ghana, it is earlier estimated that 25 to 30% of micro and small-scale enterprises [MSEs] under five years collapse annually (Ministry of Trade and Industry 2004). Hence, it is important to examine why some MSEs [vehicle repair garages] are surviving while others are collapsing in Ghana especially in the Bolgatanga Municipality so as to guide stakeholders to tailor the appropriate interventions to address the needs of vehicle repair garages.

1.1 Statement of the Problem

Ghana is experiencing an increasing vehicular population. For instance, in 1996, the total number of vehicle registered with Driver Vehicle and licensing Authority [DVLA] in Ghana stood at 27,064, excluding an estimated 29,845 government vehicles and others not presented for the bi-annual roadworthy test (Maunder and Pearce, 2001). This figure rose to 52,881 vehicles in 2000 and as at 2010, the vehicular population in Ghana stood at 771,594 (Driver Vehicle and Licensing Authority [DVLA], 2013). As at March 2012, the total vehicle population in Ghana stood at approximately 1,425,900 (Tetteh-Addison, 2012). This has resulted in the increase demand for the service of vehicle repair garages accordingly.

However, the auto workshops of recognized car dealers such as Toyota Ghana Ltd, Mechanical Lloyd,

Honda Place, Stallion motors among others are limited in number, situated in some major cities such as Accra, Kumasi, and Tamale, and are specialized in specific brands of vehicles only to the neglect of other vehicles. This has created a market niche for vehicle repair garages operating as micro and small scale enterprises [MSEs] in the informal sector to fill. Yet, empirical studies are showing that many MSEs are collapsing annually (Bowen, Morara, & Mureithi, 2009). This study, therefore, seeks to find out why some vehicle repair garages operating as MSEs in Ghana especially in the Bolgatanga Municipality are surviving while others are collapsing.

1.2 Purpose of the Study

The main purpose of the study is to investigate the factors influencing and hampering the survival of vehicle repair garages in the Bolgatanga Municipality.

1.3 Research Questions

The study seeks to answer the following research questions: What are the demographic characteristics of entrepreneurs of vehicle repair garages in the Bolgatanga Municipality? What factors contribute to the success of vehicle repair garages in the Bolgatanga Municipality? What business challenges are vehicle repair garages in the Bolgatanga Municipality facing? What is the relationship between the demographic characteristics of entrepreneurs and the performance of vehicle repair garages in the Bolgatanga Municipality?

2. Empirical Studies

2.1. Demographic Characteristics of Entrepreneurs of Micro and Small-Scale Enterprises

2.1.1 Gender of entrepreneurs of micro and small-scale enterprises

On the issue of gender, Shane (1997) identified that men have more business experiences prior to opening a business than women. Reynolds, Hay, and Camp, (2002) noted that one in eleven women is involved in entrepreneurship across the globe. Also, International Labour Organization (2006) found that significant numbers of enterprises were owned by men. Salleh and Ibrahim (2011) found that, in Malaysia, owners of Micro and Small Enterprises (MSEs) consist of more males (67.9%) as compared to females (32.1%). The Department of Innovation, Industry, Science and Research (2011) stated that, in Australia, 68.5 per cent of small business operators are male and 31.5 per cent are female. However, Bjodkhaug and Kvam (2011) revealed that, in Norway, fifty percent of the owners/managers of Micro and Small Enterprises in the sample are female. In the midst of these findings, further research is needed to verify the gender composition of entrepreneurs of vehicle repair garages operating as micro and small-scale enterprises (MSEs) in the Bolgatanga Municipality.

2.1.2 Age of entrepreneurs of micro and small-scale enterprises

On the issue of age, Bates as cited in Hall (1995) found the optimum age for a sample of American entrepreneurs to be 45-55 years of age. However, Reynolds, Hay, Bygrave, Camp, and Autio (2000) found that the most entrepreneurially active persons range from 25 to 44 years. Muijanack, Vroonhof and Zoetmer (2003) noted that, in America, the optimum age for entrepreneurs was 25-35. Bowen, Morara, and Mureithi (2009) revealed that the majority of the micro and small enterprises are owned and run by people in their late 20s and early 30s. In support of Bates as cited in Hall (1995), Selamat, Razak, Gapor and Sanusi (2011) found that, in Balik Pulau and Penang Island of Malaysia, majority of entrepreneurs are between the ages of 46 – 55yrs. The oldest entrepreneurs are between the ages of 76 – 80yrs. In contrast, Ibrahim (2011) found that, in Malaysia, owners of Micro and Small Enterprises are at the ages between 31 to 50 years. In corroboration with Selamat, Razak, Gapor and Sanusi (2011), the Department of Innovation, Industry, Science and Research (2011) revealed that most of the business owners age 45 to 54 years old (28.2 per cent), follow by 35 to 44 years old (26.8 per cent), 55 to 59 years old (12.1 per cent) and 25 to 34 years old (14.3 per cent).¹¹ Less than 10 per cent of business operators are aged over 65 or less than 25 years of age. Bjodkhaug and Kvam (2011) revealed that, in Norway, seventy percent of the owners/managers of Micro and Small Enterprises are between 40-60years with female owners/managers younger than male owners. But, Ankomah (2012) noted that, in Asante Akim South District of Ghana, 84.6% of the MSE operators were within the age range of 20-40 years. Hence, there is the need for more studies to establish the age composition of entrepreneurs of vehicle repair garages operating as MSEs in the Bolgatanga Municipality.

2.1.3 Level of education of entrepreneurs of micro and small-scale enterprises

Bowen, Morara, and Mureithi (2009) found that most owners of MSEs had lower education especially post secondary school or vocational training. Razak, Gapor and Sanus (2011) noted that 57.1% of the respondents had primary education, 33.3% had secondary education and 9.53% graduated from higher education (college and university). This finding shows that all the respondents have at least received formal education. Ibrahim (2011) found that, in Malaysia, more than 70 percents of the owners of Micro and Small Enterprises [MSEs] had secondary education. However, Bjodkhaug and Kvam (2011) found that, in Norway, fifty percent of the owners/managers of Micro and Small Enterprises hold a university Degree. Further research is, thus, necessary to settle on the educational level of entrepreneurs of vehicle repair garages operating as micro and small-scale

enterprises (MSEs) in the Bolgatanga Municipality.

2.1.4 Length on job [working experience] of entrepreneurs of micro and small-scale enterprises

On the length stayed on a job, Bowen, Morara, and Mureithi (2009) stated that, in Nairobi-Kenya, 56.1 percent of the micro and small enterprises [MSEs] in existence were less than three years old. Also, Razak, Gapor and Sanus (2011) stated that majority of the owners of Micro and Small Enterprises have been in the business less than 5 years (57.1%), that is between 2006 – 2011 and more than 38% of them have been in the business for over 30 years. Only 1 respondent was in the business for 40 years. Yet, Ibrahim (2011) found that, in Malaysian, 51% of owners of Micro and Small Enterprises [MSEs] have a business experience which ranges from 11 to 15 years, 25% has 16 to 20 years, and the remaining (7 percent) has experienced more than 21 years. As a result, additional research is needed to ascertain the job experience of entrepreneurs of vehicle repair garages operating as MSEs in the Bolgatanga Municipality.

2.2 Factors contributing to the Success of Micro and Small-Scale Enterprises

Vesper, (1980) reported that the greatest determinant of a business's success is the entrepreneur's personality characteristics such as need for achievement, internal locus of control, risk-taking behaviour, need for autonomy, need for power, tolerance of ambiguity, need for affiliation, and endurance. Therefore, a person who scored high on personality was likely to be a successive entrepreneur. Moreover, Chowdhary (1981) found that psychological characteristics such as the ability to take risk, desire to be successful, stand against common apprehensions, and leadership skills are strongly associated with entrepreneurial success. Casson (1982) revealed that management experience and continuous training provide an entrepreneur with the basic skills and competences needed for successful entrepreneurship. Also, Cooper (1985) reported that three factors responsible for entrepreneurial development and success at the grass root level are the antecedent influences (background factors such as family influence, skills and knowledge), the incubator organization (the nature of the organization where the entrepreneurs were employed prior to starting their own business) and the environmental factors (e.g., infrastructure, political environment, access to capital, role of government etc). Sukardi (1991) found that instrumental, prestantive, flexibility in friendship, working hard, self-confident, risk-taking, self-controlled, innovative, and autonomous are variables which influence the success of micro and small scale enterprises [MSEs].

Saw (1991) stated that experience is the best predictor of business success, especially when the new business is related to earlier business experiences. Barkham (1992) showed that there is a positive relation between the motivation of the entrepreneur and the growth of the business enterprise. In other words, the more positive motivation of the entrepreneur the more likely the business enterprise will grow. Holt (1992) noted that creativity and innovation are necessary conditions to become a successful entrepreneur. Cooper, Folta, Gimeno-Gascon, and Woo (1992) examined various factors which influence business performance and found that experience, education, occupation of parents, gender, race, age, and entrepreneurial goals influence business performance.

Cooper and Gimeno-Gascon (1992) found that there is a positive relationship between need for achievement and success of small-scale enterprises. Storey (1994) suggested that entrepreneurial factors such as previous management experience, education, training, family history, functional skills and relevant business sector knowledge can influence MSEs' success. Kuratko and Hodgetts (1995) stated that one common factor contributing to the success of a business is the characteristics of the entrepreneur. They identify such characteristics to include technical competence, mental ability, opportunity orientation, initiative and responsibility, integrity and reliability, tolerance of failure, internal locus of control, human relations skills, high achievement drive and creativity of the entrepreneur. Yusuf (1995) found personal qualities and traits such as self-confidence and perseverance to affect business success. Also, the entrepreneur's level of education and attendance of management training courses are factors which contribute to the survival of small businesses (Hall, 1995). Meng and Liang (1996) noted that successful entrepreneurs have higher education levels as compared to that of unsuccessful entrepreneurs. Education and startup capital are found to contribute to the success of Asian-owned businesses (Bates 1997).

McDowell, (1997) reported that external environment and demographic factors affect business success. McDale (1998) stated that the contributing factors to business success among entrepreneurial artisans in Ghana are the management skills such as applying for a business loan, marketing of their products and innovation in their products. Cliffa (1998) noted that small business performance is influenced by motivation, aspiration and intentions of the entrepreneur. Deakins and Whittam (2000) found that human capital variables, such as knowledge, education, skills and previous experience, tend to influence the success of small businesses.

Thibault, Wilcock, and Kanetkar (2002) suggested that factors contributing to business success could be attributed to personal factors such as demographic variables and business factors such as amount of financing, use of technology, age of business, operating location, business structure and number of full-time employees as important factors in examining the performance of small scale business operators. Passion is one of the key success factors in entrepreneurship. Entrepreneurs who pursue business activities which they find interesting and

fascinating are much more likely to succeed in that business (Nieman, Hough, Nieuwenhuizen, 2004). Indarti and Langenberg (2004) found that individual background such as education, former work experience have an impact on entrepreneurial success. Wiklund and Shepherd (2004) indicated that business success is driven by the entrepreneurial orientation. Theo and Chong (2007) identified factors influencing MSEs' performance to include individual characteristics, parental influence, business motivation and goals, business strategies, networking and entrepreneurial orientation. Others include environmental factors such as infrastructure, political environment, and access to capital and technology, and the role of government among others. Rami Alasadi (2007) identified entrepreneurial characteristics, the start-up behavior, and the firm's strategy as factors likely to influence MSEs' success. Cartsson (2008) found that technology has its deep roots in the success of businesses such as MSEs.

Ashford (2008) revealed that innovation, a business plan, a strong family support system, social networks, and professional development are factors which influence the success of MSEs. Bowen, Morara, and Mureithi (2009) stated that MSEs reported discipline in financial management, availability of customers, physical location of their businesses, and skilled workforce as factors responsible for their successes. Philip (2010) identified that the most significant factors affecting business success of MSEs were products and services, the way of doing business, management and know-how, and external environment. Makhbul (2011) indicated that the entrepreneur's professional background, entrepreneurship capabilities and preferences, cultural and religious beliefs, as well as the technology and micro-environment influence business performance. Jasra, Khan and Hunjra (2011) found that financial resources, technological resources, government support, marketing strategies and entrepreneurial skills have positive and significant impact on business success. Rivanti (2013) identified entrepreneurial age (that is, the length of time one manages his/her business) as a variable that influences the success of MSEs. Based on the literature reviewed, some of the most important factors which affect entrepreneurial success and worth investigating are managemnet skills, entrepreneuarial characteristics and human capital.

2.2.1 Management skills

Appostilidis (1977) identified six essential management skills for successful entrepreneurs. Such management skills are the ability to detect and respond quickly to market changes and the appropriate changes in buying habits, having an attractive product range to gain market share which is in accordance with the firm's size and ability, to have sufficient capital, possess management expertise and create a master plan for growth. Drucker (1985) revealed that, to be successful, a business must meet four essential requirements of management skills which are: (1) marketing activities and an active business, (2) a strong financial base; (3) building effective top management teams; and (4) active role played by entrepreneurs. Scase and Goffee (1985) argued that previously acquired abilities and skills, good vocational skills are mportant factors for a firm success. Papula (1995) identified managerial functions such as planning, organizing, leading and controlling, creativity, intuition, goal-oriented, responsibility, self-confidence, initiative independence, cautiousness, scrupulosity, discipline, persistence, optimism, and fantasy as essential factors which directly affect the results of the manager. Richter and Kemter (2000) found that the management skill of having the ability and competence to control and plan the whole business is an important factor for business success. Richter and Kemter (2000) further stated that more successful business owners with good management skills offer a special service and paid attention to quality and design of their products or services coupled with cooperating with similar companies, and having a flat organizational structure, delegation of responsibility and nurturing management capabilities. Sarasvathy (2001) also noted that management skills as one of the factors that affect entrepreneurial performance apart from knowledge, relationships and social networks. Piškanin and Rudy, et al. (2006) found that the basic mangement skills needed for effective managerial works are technical skills, interpersonal skills, conceptual skills, and communication skills. Further study is, thus, necessary to find out whether these factors really contribute to the success of vehicle repair garages operating as MSEs in the Bolgatanga Municipality.

2.2.2 Entrepreneurial characteristics

McClelland (1961) found that qualities related with a high need for achievement contribute to the success of a new venture. Brockhaus (1982) identified the need for achievement, internal locus of control and a risk-taking propensity as characteristics contributing to the success of new business start-ups. Mill (1984) noted that entrepreneurs take greater degree of risk particularly in areas where they have control or competencies in realizing profit. Brockhaus and Horwitz's (1986) showed that entrepreneurs with internal locus of control strive for high achievement. Begley and Boyd (1987) found that founders' entrepreneurs scored significantly higher than non-founders' small business managers in need for achievement, risk-taking propensity, and tolerance of ambiguity. Ho and Koh, (1992) showed that entrepreneurs are significantly more innovative than non-entrepreneurs. Storey (1994) identified entrepreneur's characteristics such as behavior and personality attitude to be major facors influencing small business growth. Entrialgo, Fernandez, and Vazquez (2000) found that personality traits such as locus of control and ambiguity tolerance influence the success of business directly and the process of business indirectly. Lussiers and Pfeifer (2001) revealed that the competencies and personality traits of an individual entrepreneur also play a role in contributing to the success of the entrepreneur. Frese and

Fay (2001) showed that employees with higher personal initiative performed significantly better in the workplace. Kiggundu (2002) found that personality traits have direct influence on the success of African entrepreneurs. Hence, additional study is needed to find out whether these factors really contribute to the success of vehicle repair garages operating as MSEs in the Bolgatanga Municipality.

2.2.3 Human capital

Becker (1964) identified human capital as the knowledge and skills acquired through formal and informal learning that resides within individuals. Hisrich, (1990) noted that human capital elements of the entrepreneur such as family-environment, education, age, work history, role models and support networks have been identified to contribute to business venture success. Wijewardena and Cooray (1996) noted that prior experience in business is a key factor for small business success. People with some managerial experience are more likely to have developed the necessary skills to organize new businesses (Shane, 2000). Lussiers and Pfeifer (2001) found that the human capital of an individual entrepreneur plays a role in contributing to the success of the entrepreneur. Lussiers and Pfeifer (2001) further showed that entrepreneur with higher education level, industrial and managerial experience, and business exposure has greater chance of succeeding than people without tertiary education, minimal industrial and managerial experience, and with little or no business exposure. Ucbasaran, Wright, and Westhead (2008) stated that, with higher levels of education, the entrepreneur has higher ability to solve problems and make decisions involving business development. A better educated entrepreneur also has better social networks, as a result of his/her longer stay in the education system, and that may be useful for the development of his/her business. Colombo, Delmastro, and Grilli (2004) noted that people with work experience and who have performed managerial duties are in a better position to detect opportunities and raise capital, as a result, better able to set-up larger and better-equipped businesses. Thus, further study is needed to find out whether these factors really contribute to the success of vehicle repair garages operating as MSEs in the Bolgatanga Municipality.

2.3 Business Challenges facing Micro and Small-Scale Enterprises

Schmitz (1982) identified the factors affecting micro and small business enterprises to include the difficulty of absorbing large fixed costs, the absence of economies of scale and the higher unit costs of providing services. Moreover, Kuratko and Hodgetts (1995) cited lack of marketing, management, and accounting experience, fraud, neglect, and natural disasters as factors hampering the performance of micro and small-scale business. Brandstatter (1997) found that many new business ventures fail within the first five years of operation because of misfit between the personality structure and the task structure.

Zimmerer and Scarborough (1998) revealed that the reasons behind business failure are managerial incapability and inexperience. The Small Business Advisor (1999) indicated that some businesses fail because of bad stock control, bad customer relations, bad personnel relations, lack of staff training, and bad budgeting.

Monk (2000) revealed that the main causes of the high failure rate of start-up businesses are lack of sufficient working capital, poor market selection, and rapidly changing market conditions. Urata (2000) found that managerial incapability is a factor hampering the success of small-scale businesses. Sipamla (2001) found that poor planning, organizing, controlling, directing, and communicating were major causes of business failure. Centre for Economic Policy Analysis [CEPA] (2002) stated that only about 2 per cent of most businesses in Ghana are successful in obtaining credit. Beaver (2003) cited that businesses, especially those under three years old, fail due to lack of finance, demand forecasting, management, marketing, capitalization at start-up, and planning. Empirical studies have showed that lack of management ability is the most common reason for small business failure (Longenecker, Moore and Petty, 2003, Megginson, Byrd and Megginson, 2003, Kuratko and Welsch, 2004; Rwigema and Venter, 2004).

Reizenstein (2004) noted that overdependence on a single customer or a few customers can lead to business failure if such customers are unable to continue as clients. Kuzilwa (2005) found that capital constraint and inaccessibility to finances are obviously the most major factors limiting business growth. Samiti (2006) noted that the basic factors that affect entrepreneurs are economic factors [competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply, and lack of business training] and social factors [lack of social acceptability; having limited contacts outside, prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force]. Bowen, Morara, and Mureithi (2009) showed that competition among micro and small scale enterprises [MSEs] and from large firms, lack of access to credit; cheap imports, insecurity, and debt collection are the main challenges facing MSEs. Makhbul (2011) indicated that the professional background of the entrepreneurs, the capabilities of the entrepreneurs, and preferences of entrepreneurs, the cultural and religious beliefs of entrepreneurs, as well as the technology and micro-environment accounted for failure of small-scale enterprises. Larson and Gray (2011) found that problems which may lead to small business failure are poor cash flow management, absence of performance monitoring, lack of understanding, not using performance monitoring information, lack of financial skills and planning,

failure to innovate, poor inventory management, and failure to recognize business strengths and weaknesses.

Osoimehin, Jegede, Akinlabi, and Olajide (2012) found that financial constraints and lack of management skills impede efficient operation of micro and small-scale enterprises [MSEs]. Nyabwanga and Ojera (2012) identified poor working capital management as one of the major causes of MSEs' failure. Boateng (2012) stated that MSEs are faced with problems such as the lack of access to credit, inadequate managerial and technical skills, and low levels of education to poor access to market information and an inhibitive regulatory environment. Martey, Annin, Attoh, Wiredu, Etwire, and Al-Hassan (2013) found that, in Ghana, high cost of borrowing, cost of input, lack of credit, and transportation cost are the key constraints facing small-scale enterprises. For the purpose of this study, the variables worth investigating are access to customers, accounting experience, Competition, access to credit, debt collection, cost of borrowing money, cost of inputs, and management of working capital, power interruption, unfavourable business laws, rental charge, Utility charge, and economic condition. Thus, additional study is needed to ascertain the business challenges confronting vehicle repair garages in the Bolgatanga Municipality.

2.4 The Demographic Characteristics of Entrepreneurs and the Performance of Micro and Small-Scale Enterprises

The Characteristics of an entrepreneur played an important role in ensuring the success of micro and small-scale businesses. For instance, Mazzarol, Volery, Doss and Thein (1999) reported that age, gender, education, and work experience has an impact on entrepreneurial intention and venture success. Indarti and Langenberg (2004) revealed that the entrepreneurial characteristics such as education and former work experience have an effect on entrepreneurial intention and endeavor. Woldie, Leighton, and Adesua (2008) reported that age, education, previous experience, and three motivation variables such as finance, employment creation, and self-fulfillment of entrepreneurs were influencing business growth. However, gender and two motivational variables such as desire to be independent and job satisfaction were not seen to exert an influence on SME growth in Nigeria. Wanigasekara and Surangi (2011) indicated that there is a strong link between business experience, education, and business success. Chiliya and Roberts-Lombard (2012) found that previous work experience, education level, age of the owner, and the length of business operation have a significant impact on the profitability of the business. For the purpose of this study, the effect of gender, age, educational level, and working experience of entrepreneurs [managers] on the performance of micro and small-scale enterprises will be looked at.

2.4.1 Gender and performance of micro and small-scale enterprises

Gender is one factor that affects the performance of a business enterprise. Loscocco, Robinson, Hall, and Allen (1991) reported that female-owned enterprises generally perform worse than male-owned enterprises. Kolvereid (1996) found that males had significantly higher entrepreneurial intentions than females. Rosa, Carter, and Hamilton (1996) found that female-owned enterprises do worse than male-owned ones in terms of sales revenue, assets, profit margins, and likelihood of survival due to inaccessibility to credit from the formal financial system, poor technical and managerial know-how, lack of capital, raw material procurement problems, poor access to markets, unfavourable legal systems among other factors. Mazzarol, Volery, Doss, and Thein (1999) found that males were more likely to be founders of new business than females. Carter and Jones-Evans (2000) reported that the failure rates for female owned businesses are higher than those for male. Lied (2001) showed that male-headed firms' grow more than double that of Women operated Micro and Small Enterprises (WMSEs). However, Zinger, LcBrasseur, Riverin, and Robichaud (2005) found that the level of performance of female-owned micro and small-scales enterprises are more modest than those of their male counterparts. Thus, further study is needed to ascertain whether gender is related to the performance of vehicle repair garages in the Bolgatanga Municipality.

2.4.2 Age and performance of micro and small-scale enterprises

Evans and Leighton (1989) showed that positive effect of age on business success fade as age increases, because the older people may be less likely to embark upon the more demanding work schedules required by self-employment especially at or closer to retirement age. Staw (1991) found that chronological age is not associated with business success except entrepreneurial age (the length of time someone conducts business). That is, the older one grows in a business, the more experience he/she puts to bear on the business to succeed. On the contrary, Sinha (1996) revealed that successful entrepreneurs were relatively younger in age. Studies found a significant association between the age of an entrepreneur and business success (Sletten and Hulaas, 1998; Reynolds, Hay, Bygrave, Camp, and Autio, 2000). Muijanack, Vroonhof and Zoetmer (2003) indicated that age is positively related to the probability of the business making better profits. Kristiansen, Furoholt and Wahid (2003) found that older entrepreneurs are more successful than younger entrepreneurs. On the contrary, Van Aardt, Van Aardt, Bezuidenhout and Mumba (2008) noted that age is not a barrier to entrepreneurship success. Consequently; more study is needed to become certain as to the relationship between age and the performance of vehicle repair garages in the Bolgatanga Municipality.

2.4.3 Educational level and performance of micro and small-scale enterprises

The level of education attained by an entrepreneur has an effect on the performance of a business enterprise. Staw (1991) reported that the success of a small-scale enterprise is closely associated to the education level of its entrepreneur. Cooper, Folta, Gimeno-Gascon, and Woo. (1992) found a positive relationship between prior level of education and business performance. Yusuf (1995) found that education is seen as a critical factor for success of small businesses. Sinha (1996) found that successful entrepreneurs have business and technical educational background. Basu and Goswami (1999) identified that the level of education of an entrepreneur significantly influences business growth. King and McGrath (2002) revealed that entrepreneurs with more education and training are more likely to be successful in the Small and Medium Enterprise sector. Van der Sluis, Van Praag, and Vijverberg (2005) reported that education is a major drawback for the success of small businesses in less developing countries. Thapa (2007) indicated that there is a positive association between education and small business success. Chiliya and Roberts-Lombard (2012) showed that education has an impact on the overall business performance as measured by net profit. Therefore, further research is needed to ascertain the relationship between the level of education and the performance of vehicle repair garages in the Bolgatanga Municipality.

2.4.4 Working experience and performance of micro and small-scale enterprises

Perry and Pendleton (1983) noted that business failures are associated with management inexperience. Staw (1991) stated that working experience is a predictor of business success especially in a situation where a new business requires earlier business experiences. However, Meng and Liang (1996) asserted that work experience is not a determinant of an entrepreneur's success in business. Ziemmerer and Scarborough (1998) shown that business success is closely related to work experience. Kristiansen, Furuholt, and Wahid (2003) revealed that the length of time an entrepreneur has being in operation was significantly linked to business success. Chrisman, McMullan and Hall (2005) found that the knowledge gained from previous experience is very important for small business success. Hence, additional research is needed to ascertain the relationship between the working experience of entrepreneurs and the performance of vehicle repair garages in the Bolgatanga Municipality.

3. METHODOLOGY

3.1 Research Design

The research design for this study is a descriptive study. Fraenkel and Wallen (2000) defined a descriptive study as an attempt to describe existing conditions among a group of people. The researcher's choice for this design is informed by the fact that it is the most appropriate design for measuring the characteristics of people. In addition, it allows the researcher to sample a population for the study (Babbie, 1983).

3.2 Sample

The sample size for the study is 52 entrepreneurs stratified and randomly drawn from an accessible population of 60 entrepreneurs of vehicle repair garages comprising Auto sprayers, Auto mechanics, Auto body welders, Auto upholstery, Auto brake/clutch liners, Auto electricians, Auto vulcanizers, Auto air condition repairers, and motor cycle repairers in the Bolgatanga Municipality. This size is obtained by using Krejcie and Morgan's (1970) table for determining sample size from a given population. This sample represents 86.7% of the accessible population.

3.3 Instrument

The principal instrument of this study is a questionnaire developed by the researcher to gather data on the demographic characteristics of managers [entrepreneur] of vehicle repair garages, the factors contributing to the success of vehicle repair garages, the business challenges facing vehicle repair garages, and the performance of vehicle repair garages. This questionnaire has 67 items and is divided into four sections, namely, section "A", section "B", section "C" and section "D" (See Appendix B). Section "A" contains five global items which measure the demographic characteristics of the entrepreneurs of vehicle repair garages operating as micro and small-scale enterprises and cover issues such as gender, age, educational level, working experience, and type of occupation. Item one gender is rated as male [1] and female [2]. Item two age is in the categories: 18-28yrs [1], 29-39 yrs [2], 40-50yrs [3], 51-61yrs [4], and 62yrs or more [5]. Item three level of education has the categories: BECE [1], SSSCE [2], Diploma [3], First Degree [4], Post-graduate certificate/Diploma [5], Second Degree [6], Doctorate [7], and None [8]. Item four working experience is rated as: 5yrs or less [1], 6-11yrs[2], 12-17yrs[3], 18-23yrs[4], 24yrs or more[5], while item five type of occupation has the responses: Auto sprayer[1], Auto mechanic[2], Auto body welder [3], Auto upholstery[4], Auto brake/clutch liner[5], Auto electrician[6], Auto vulcanizer[7], Auto air condition repairer[8], Motor cycle repairer[9], and Other (specify)[10].

Section "B" contains five global items and 41 multi-faceted items which seek to determine the factors contributing to the success of vehicle repair garages. It is divided into three sub-sections "A", "B" and "C". Sub-section "A" measures the managerial skills of the entrepreneurs [managers] and consists of 16 Likert scale items that tapped information on planning skills [items 6, 7 and 8], organizing skills [items 9, 10 and 11], leadership skills [items 12, 13 and 14], controlling skills [items 15, 16 and 17], and capital management skills [items 18,

19,20 and 21]. Each item has five response options: strongly agree [5], agree [4], uncertain [3], disagree [2] or strongly disagree [1]. Also, sub-section “B” deals with the entrepreneurial characteristics of entrepreneurs of vehicle repair garages and covers areas such as technical competence [item 22], opportunities [items 23, 24 and 25], initiative [items 26, 27 and 28], passion for work [items 29 and 30], internal locus of control [items 31 and 32], high achievement drive [items 33, 34 and 35], creativity of the entrepreneur [item 36], self-confident [items 37 and 38], risk-taking [items 39 and 40], co-operation [items 41,42, 43 and 44], and innovative [items 45,46,47 and 48]. Each Likert scale item has five responses: strongly agree [5], agree [4], uncertain [3], disagree [2] or strongly disagree [1] while sub-section “C” collects data pertaining to human capital and covers issues such as the form of business ownership [Item 49], number of years of working experience prior to owning business [Item 50], and number of year’s management experience prior to starting business [Item 51]. Item 49 the form of business ownership is rated as personal business [1], family business [2], or partnership business [3]. Item 50 the number of years working experience prior to owning business is rated as less than one year [1],1yrs[2] ,2yrs[3], 3yrs[4],4yrs [5], 5yrs or more[6], none[7]. Item 51 the number of year(s) of management experience prior to starting your business is rated as less than 1yr [1],1yrs[2] ,2yrs[3], 3yrs[4],4yrs [5], 5yrs or more[6], none [7].

Section “C” contains 15 global items, which are Likert scale items, [items 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65 and 66], and seek to determine the factors hampering the survival of vehicle repair garages operating as micro and small-scale enterprises. Each Likert scale item is rated as follows: strongly agree [5], agree [4], uncertain [3], disagree [2] or strongly disagree [1].

However, section “D” contains one global item [item 67],which is an alternate response item, and seeks to measure the performance of vehicle repair garages and rated as follows: successful [1] or deteriorating [2].A questionnaire is chosen for this study because the time available for data collection is short. In addition, it allows standardization of the items of the instrument.

3.4 Validity of instrument

Two methods were used to validate the questionnaire. That is, face validity and content validity. The face validity of a questionnaire refers to the degree to which the items of the questionnaire appear to be a measure of the variable(s) of interest while content validity of a questionnaire is the adequacy of the items as true indicators and true measure of the variable(s) of concern and the appropriateness of the items’ format in a questionnaire (Babbie, 1983).The face and content validities of the questionnaire were achieved by giving copies of the questionnaire to two teachers of entrepreneurial management to ascertain whether the items reflect the variable(s) of interest and whether the items are an adequate measure of the variable(s) in question. All agreed that the questionnaire had both face and content validities.

3.5 Reliability of Instrument

The reliability of the instrument was obtained by testing the questionnaire. The data collected were subjected to Cronbach Alpha reliability test using Statistical Package for Social Science [SPSS 16.0]. On factors contributing to the success of vehicle repair garages of the questionnaire, items six to 21 of sub-section “A” which covered managerial skills had a computed Cronbach Alpha of 0.773 while that of items 22 to 48 of sub-section “B” which covered entrepreneurial characteristics had a computed Cronbach Alpha of 0.776. Also, on factors hampering the success of vehicle repair garages of the questionnaire, items 52 to 66 of section”C” had a computed Cronbach Alpha of 0.493. Cronbach Alpha is a measure of the reliability of an instrument to produce consistent scores over a period of time. The closer the Cronbach Alpha coefficient index is to one the greater the likelihood of instrument to produce consistent scores. However, the closer the coefficient index is to zero, the lower the likelihood of the instrument to produce consistent scores. Thus, a good instrument is one whose reliability coefficient index is closer to one (Fraenkel & Wallen, 2002).

3.6 Data collection Procedure

The main study was conducted from February 20, 2014 to April 30, 2014. The researcher sought permission from the leaders of the Association of Vehicle Repair Garages in the Bolgatanga Municipality to administer the questionnaires to the respondents. The researcher gave and collected the questionnaires from the respondents personally.Fifty-two respondents received the questionnaires and all returned them. This represented a return rate of 100%.

3.7 Data analysis Procedure

Frequency counts, percentages, and Pearson’s chi-square test for independence were used to analyse the data collected. This forms the basis of this report.

4. FINDINGS

4.1 Research question 1: What are the demographic characteristics of entrepreneurs of vehicle repair garages in the Bolgatanga Municipality?

The data collected on the demographic characteristics such as gender, age, educational level, and working experience of the sample were analyzed using the Statistical Package for Social Science [SPSS 16.0] to answer research question one and presented as follows:

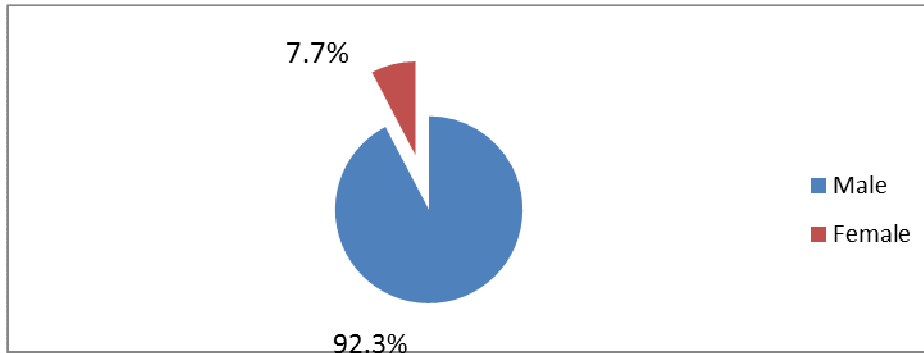


Figure 4.1.1Percentage Distribution of Entrepreneurs of Vehicle Repair Garages in the Bolgatanga Municipality by Gender (n=52)

SOURCE: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

From Figure 4.1.1, the data collected from the 52 respondents, who were mainly entrepreneurs of vehicle repair garages in the Bolgatanga Municipality, on their gender and analyzed revealed that 92.3% (i.e. 48) constituted male respondents while 7.7% (i.e. 4) represented female respondents.

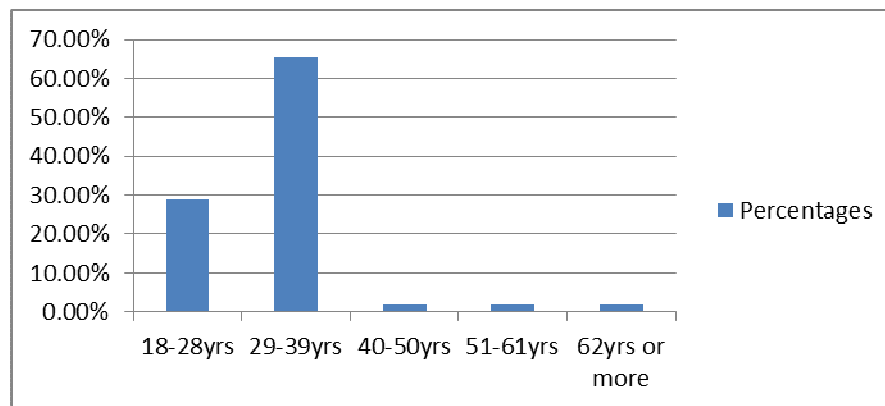


Figure 4.1.2.Percentage Distribution of Entrepreneurs of Vehicle Repair Garages in the Bolgatanga Municipality by Age (n=52).

SOURCE: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

In addition, Figure 4.1.2 shows that 65.4% (i.e. 34) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality were aged between 29-39yrs. It is also observed that 28.8 % (i.e. 15) of the entrepreneurs [managers] of vehicle repair garages in the Bolgatanga Municipality were aged between 18-28yrs. Moreover, 1.9 % (i.e. 1) of the entrepreneurs was aged between 40-50yrs and another 1.9% (i.e. 1) of the respondents was aged 51-61yrs while 1.9% (i.e. 1) was aged between 62yrs or more.

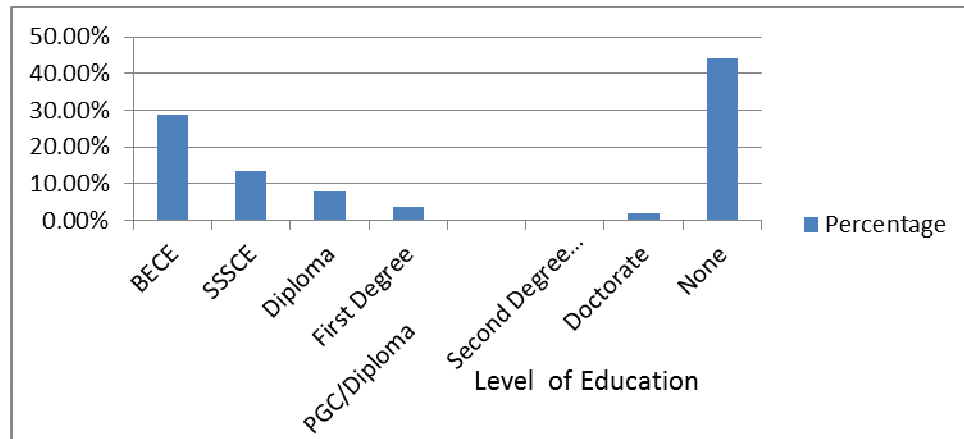


Figure 4.1.3. Percentage Distribution of Entrepreneurs of Vehicle Repair Garages in the Bolgatanga Municipality by Level of Education (n=52).

SOURCE: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

Figure 4.1.3 revealed that 44.2 % (i.e. 23) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality possessed no formal school certificate. 28.8% (i.e. 15) of the respondents held BECE. Also, it is noticed that 13.5% (i.e. 7) of the respondents held SSSCE. Moreover, 7.7% (i.e. 4) of the respondents held Diploma. Furthermore, 3.8% (i.e. 2) of the respondents held First Degree and 1.9% (i.e. 1) of the respondent held Doctorate.

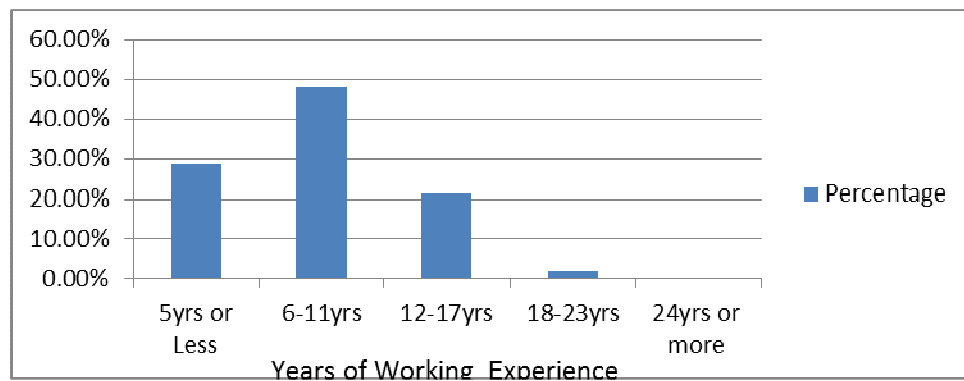


Figure 4.1.4. Percentage Distribution of Entrepreneurs of Vehicle Repair Garages in the Bolgatanga Municipality by Years of Working Experience (n=52).

SOURCE: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

Also, from Figure 4.1.4, it is noticed that 48.1% (i.e. 25) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality had between six and 11 years of operational experience in vehicle repair garages. Moreover, 28.8% (i.e. 15) of the respondents had five years or less experience in the operation of vehicle repair garages. It is further observed that 21.2% (i.e. 11) of the respondents had worked in vehicle repair garages for periods ranging between 12 and 17 years and 1.9% (i.e. 1) of the respondents had worked in vehicle repair garages for between 18-23 years while none of the respondents had worked for 24 years or more.

4.2 Research question 2: What factors contribute to the success of vehicle repair garages in the Bolgatanga Municipality?

The data gathered on the factors contributing to the success of vehicle repair garages in the Bolgatanga Municipality were analyzed and presented in Table 4.2.1

Table 4.2.1. Factors contributing to the Success of Vehicle Repair Garages in the Bolgatanga Municipality (n=52).

S/No	Items	Responses			
		Agree %(n)	Uncertain %(n)	Disagree %(n)	Total %(n)
Management skills:					
Planning skills					
	6.I establish goals for my business.	90.4(47)	0.0(0)	9.6(5)	100(52)
	7.I have a business plan which guide the operation of my business.	82.7(43)	0.0(0)	17.3(9)	100(52)
	8.I acquire and provide resources for the achievement of my business goals.	100(52)	0.0(0)	0.0(0)	100(52)
Organizing skills					
	9.People and work activities are well structured to achieve business objectives.	98.1(51)	1.9(1)	0.0(0)	100(52)
	10.All activities of the business are always well integrated to attain business objectives.	98.1(51)	0.0(0)	1.9(1)	100(52)
	11.Authority and responsibility are well assigned to people to achieve business objectives.	55.8(29)	36.5(19)	7.7(4)	100(52)
Leadership skills					
	12.I have the skills to make and over-see the carrying out of my business decisions.	98.1(51)	0.0(0)	1.9(1)	100(52)
	13.I provide the needed organizational climate for my people to be motivated to work to attain my business objectives.	76.9(40)	21.2(11)	1.9(1)	100(52)
	14.I allow participative management in my business	38.5(20)	46.2(24)	13.5(7)	100(52)
Controlling skills					
	15.My business has performance standards in key areas of operation.	78.8(41)	13.5(7)	7.7(4)	100(52)
	16.I always compare actual performance of my business with performance standards set.	78.8(41)	11.5(6)	9.6(5)	100(52)
	17.Deviation of performance is always corrected in time.	90.4(47)	1.9(1)	7.7(4)	100(52)

Table 4.2.1 Cont'd

S/No	Items	Responses			
		Agree %(n)	Uncertain %(n)	Disagree %(n)	Total %(n)
Capital management skills					
18.	I have the needed skills of applying for a business loan.	69.2(36)	9.6(5)	21.2(11)	100(52)
19.	I prepare a budget for my business Operations.	61.5(32)	23.1(12)	15.4(8)	100(52)
20.	I have the skills of maintaining financial records.	92.3(48)	1.9(1)	5.8(3)	100(52)
21.	I have the skills of good cost control.	94.2(49)	0.0(0)	5.8(3)	100(52)
Entrepreneurial Characteristics:					
Technical competence					
22.	I have the technical competence to work with.	98.1(51)	0.0(0)	1.9(1)	100(52)
Opportunities					
23.	I try to see my problems as opportunities.	59.6(31)	7.7(4)	32.7(17)	100(52)
24.	If an opportunity arises I act on it immediately.	98.1(51)	0.0(0)	1.9(1)	100(52)
25.	I constantly see business ideas that have potential commercial value.	98.1(51)	0.0(0)	1.9(1)	100(52)
Initiative					
26.	I can see for myself what action needs to be taken.	100(52)	0.0(0)	0.0(0)	100(52)
27.	I do not wait for others to tell me what action to take.	100(52)	0.0(0)	0.0(0)	100(52)
28.	I act before I am forced to act.	100(52)	0.0(0)	0.0(0)	100(52)
Passion for work					
29.	I love my work.	100(52)	0.0(0)	0.0(0)	100(52)
30.	I look forward to returning to work when I am away from work.	100(52)	0.0(0)	0.0(0)	100(52)
Internal locus of control					
31.	It is not luck or faith that influence the outcome of events in my life.	98.1(51)	0.0(0)	1.9(1)	100(52)
32.	I cannot wait and watch things happen, I prefer to make things happen.	100(52)	0.0(0)	0.0(0)	100(52)
High achievement drive					
33.	I take pleasure in responding to challenges.	75(39)	3.8(2)	21.2(11)	100(52)
34.	Competition makes me work harder.	65.4(34)	5.8(3)	28.8(15)	100(52)
35.	I will work with anybody as long as I get things done to achieve my goal.	100(52)	0.0(0)	0.0(0)	100(52)

Table 4.2.1 Cont'd

S/No	Items	Responses			
		Agree %(n)	Uncertain %(n)	Disagree %(n)	Total %(n)
Creativity of the entrepreneur.					
36.I regularly come up with new ideas on how to do things better.		96.2(50)	3.8(2)	0.0(0)	100(52)
Self-confident					
37.I believe I can overcome obstacles.		98.1(51)	1.9(1)	0.0(0)	100(52)
38.I know I can do what I am set out to do.		98.1(51)	1.9(1)	0.0(0)	100(52)
Risk-taking					
39.I am not afraid to take risk if I have a good chance of succeeding.		98.1(51)	1.9(1)	0.0(0)	100(52)
40.I am willing to risk the lost of money to do something I know to be right.		98.1(51)	1.9(1)	0.0(0)	100(52)
Co-operation					
41. I co-operate well with colleagues.		100(52)	0.0(0)	0.0(0)	100(52)
42.I get along with my employees, apprentices, and customers.		100(52)	0.0(0)	0.0(0)	100(52)
43.I am good at establishing business network.		100(52)	0.0(0)	0.0(0)	100(52)
44.I believe in working with others who can help me make my dream a reality.		100(52)	0.0(0)	0.0(0)	100(52)
Innovative					
45. I develop new ideas.		98.1(51)	1.9(1)	0.0(0)	100(52)
46. I believe there are always new and better ways of doing things.		100(52)	0.0(0)	0.0(0)	100(52)
47. I am willing to try new ventures.		98.1(51)	0.0(0)	1.9(1)	100(52)
48.I reach out to others who have the same business values.		98.1(51)	1.9(1)	0.0(0)	100(52)

SOURCE: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

Table 4.2.1 revealed that the majority of the respondents who were mainly entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that management and its dimensions such as planning, organizing, leadership, controlling, and capital management are factors which contribute to business' success. For instance, they study found that, on the issue of management dimension such as planning, 100% (i.e. 52) of the entrepreneurs agreed that they were engaged in management planning by acquiring and providing resources for their business operations. Also, 90.4% (i.e. 47) of the entrepreneurs established goals for their business while 82.7 % (i.e. 43) has a business plan which guided their business operations. Also, on the area of organizing, 98.1% (i.e. 51) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that within their businesses, people and work activities were well structured and integrated to achieve business objectives. 55.8 % (i.e. 29) agreed that authority and responsibility were well assigned to people to achieve business objectives while 36.5% (i.e. 19) of the respondents were uncertain and with 7.7% (i.e. 4) of the respondents disagreeing. On the question of leadership, 98.1% (i.e. 51) of the entrepreneurs agreed that the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality had the needed skills to make and over-see the carrying out of their business decisions. 76.9 % (i.e. 40) of the respondents agreed that the entrepreneurs provided the needed organizational climate for their people to be motivated to work to attain their business objectives.

Moreover, on the area of controlling, 90.4 % (i.e. 47) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that deviation of performance were always corrected in time. 78.8% (i.e. 41) of the entrepreneurs agreed that their businesses have performance standards in key areas of operation to which actual performance were compared with. Also, on capital management, 94.2% (i.e. 49) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they have the skills of good cost control. 92.3 % (i.e. 48) of the entrepreneurs agreed that they have the skills needed for maintaining financial records. Moreover, 69.2 % (i.e. 36) of the entrepreneurs agreed that they have the needed skills to apply for a business loan while 61.5% (i.e. 32) of the entrepreneurs agreed that they have budgets for their business operations.

Furthermore, it is observed from Table 4.1 that the majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that another factor which contributes to the success of vehicle repair garages in the Bolgatanga Municipality is the entrepreneurial characteristics such as technical competence, opportunity, and initiative, passion for work, internal locus of control, high achievement drive, creativity, self-confidence, risk-taking, co-operation, and innovativeness. For example, the study indicated that, on technical competence, 98.1% (i.e. 51) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they have the technical competence to work with. Also, on the issue of taking business opportunity, 98.1% (i.e. 51) of the entrepreneurs agreed that when an opportunity arises they act on it immediately and constantly see business ideas that have commercial value while 59.6% (i.e. 31) of the entrepreneurs agreed that they see business problems as opportunities.

Also, on entrepreneurial characteristic such as initiative, 100% (i.e. 52) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they see for themselves what action needs to be taken, they do not wait for others to tell them what action to take, and they act before they are forced to act. In addition, on the issue of passion for work, 100% (i.e. 52) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they love their work and always look forward to returning to work when they are away from work. Furthermore, with internal locus of control, 100% (i.e. 52) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they cannot wait and watch things happen, they prefer to make things happen. Also, 98.1% (i.e. 51) of the entrepreneurs are of the view that it is not luck or faith that influence the outcome of events in their business life. On the area of high achievement drive, 100% (i.e. 52) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they will work with anybody as long as they get things done to achieve business goal. 75% (i.e. 39) of the entrepreneurs agreed that they take pleasure in responding to challenges while 65.4% (i.e. 34) of the entrepreneurs agreed that competition makes them work harder.

On creativity of the entrepreneur, 96.2 % (i.e. 50) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they regularly come up with new ideas on how to do things better. Also, on self-confident, 98.1% (i.e. 51) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they believe they can overcome obstacles in their businesses and they know they can do what they are set out to do. On the variable risk-taking, 98.1 % (i.e. 51) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they are not afraid to take risk if they have a good chance of succeeding and were willing to risk the lost of money to do something they know to be right. On the issue of co-operation, 100 % (i.e. 52) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they co-operate well with colleagues, get along with their employees, apprentices, and customers, are good at establishing business network, and believe in working with others who can help them make their dream a reality. On innovativeness, 100 % (i.e. 52) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they believe there are always new and better ways of doing things. 98.1% (i.e. 51) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they develop new ideas, are willing to try new ventures, and reach out to others who have the same business values.

In addition, data analysis on the variable human capital [working experience and management experience] revealed that the majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that human capital contributes to the success of vehicle repair garages in the Bolgatanga Municipality. For instance, 78.8 % (i.e. 41) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they were personal owners of their businesses. Also, 15.4% (i.e. 8) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that they were into partnership while 5.8% (i.e. 3) was into family business. Out of the 52 respondents who were mainly entrepreneurs of vehicle repair garages in the Bolgatanga Municipality, 40.4% (i.e. 21) of them had five years or more working experience prior to starting their own businesses. 23.1% (i.e. 12) of the entrepreneurs had four years working experience prior to starting their own businesses. 19.2% (i.e. 10) of the entrepreneurs had three years working experience prior to starting their own businesses. 9.6% (i.e. 5) of the entrepreneurs had less than one year working experience prior to starting their own business while 7.7% (i.e. 4) of the entrepreneurs had two years working experience prior to starting their own business. In addition, 34.6 % (i.e. 18) of the entrepreneurs had less than one year business management experience prior to starting their own businesses. 23.1 % (i.e. 12) of the entrepreneurs had no business management experience prior to starting their own businesses. 13.5 % (i.e. 7) of the entrepreneurs had two year business management experience prior to starting their own businesses. 11.5% (i.e. 6) of the entrepreneurs had one year business management experience prior to starting their own businesses. 7.7% (i.e. 4) of the entrepreneurs had three years of business management experience prior to starting their own businesses. 5.8% (i.e. 3) of the entrepreneurs had four years business management experience prior to starting their own businesses while 3.8% (i.e. 2) of the entrepreneurs had five years or more business management experience prior to starting their own businesses.

4.3 Research question 3: What business challenges are vehicle repair garages in the Bolgatanga Municipality facing?

The data collected on the business challenges confronting vehicle repair garages in the Bolgatanga Municipality were analyzed and presented in Table 4.3.1

Table 4.3.1. Business Challenges confronting Vehicle Repair Garages in the Bolgatanga Municipality (n=52).

S/No	Items	Responses			
		Agree %(n)	Uncertain %(n)	Disagree %(n)	Total %(n)
52.	Access to customers is a major factor constraining my business.	38.5(20)	0.0(0)	61.5(32)	100(52)
53.	I have the management experience needed to run my business successfully.	98.1(51)	0.0(0)	1.9(1)	100(52)
54.	I have the accounting experience needed to manage my business records.	88.5(46)	1.9(1)	9.6(5)	100(52)
55.	Competition from other micro and small-scale enterprises and large firms is hampering my business success.	30.8(16)	26.9(14)	42.3(22)	100(52)
56.	I have access to credit.	78.8(41)	1.9(1)	19.2(10)	100(52)
57.	I easily collect my debt from my business creditors.	34.6(18)	13.5(7)	51.9(27)	100(52)
58.	The high cost of borrowing money is impeding my business success.	86.5(45)	3.8(2)	9.6(5)	100(52)
59.	The high cost of inputs is having a burden on my business.	92.3(48)	0.0(0)	7.7(4)	100(52)
60.	I have the skills to manage my working capital.	94.2(49)	0.0(0)	5.8(3)	100(52)
61.	I experience low demand for my services.	42.3(22)	1.9(1)	55.8(29)	100(52)
62.	Power interruption is impeding the success of my business.	73.1(38)	5.8(3)	21.2(11)	100(52)
63.	Unfavourable business laws are affecting my business success.	44.2(23)	28.8(15)	26.9(14)	100(52)
64.	Rental charge is high for my business.	76.9(40)	13.5(7)	9.6(5)	100(52)
65.	Utility charge is high for my business.	86.5(45)	3.8(2)	9.6(5)	100(52)
66.	I operate my business in a favourable economic condition.	73.1(38)	3.8(2)	23.1(12)	100(52)

Source: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

Table 4.3.1 shows that 92.3 % (i.e. 48) of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that high cost of inputs is having a burden on their business' success. Also, 86.5 % (i.e. 45) of the respondents agreed that high cost of borrowing money and high utility charges are factors impeding their business success. Moreover, 76.9 % (i.e. 40) of the respondents agreed that rental charge is high for their businesses to succeed. 73.1 % (i.e. 38) of the respondents agreed that another factor responsible for their business failure is power [electricity] interruption. 51.9 % (i.e. 27) of the respondents disagreed that they easily collect their debts from their business creditors which is a factor hampering their business success while 44.2 % (i.e. 23) of the respondents agreed that unfavourable business laws are affecting their business success.

4.4 Research question 4: What is the relationship between the demographic characteristics of entrepreneurs and the performance of vehicle repair garages in the Bolgatanga Municipality?

Data gathered on the demographic characteristics (gender, age, educational level, and working experience) of entrepreneurs and the performance of vehicle repair garages in the Bolgatanga Municipality were cross-tabulated and presented as follows:

Table 4.4.1. Percentage Distribution of Entrepreneurs' agreement with Performance of Vehicle Repair Garages in the Bolgatanga Municipality by Gender (n=52).

	Gender		x ² %(n)	df	P-Value
	Male %(n)	Female %(n)			
<u>Performance of Vehicle repair garages:</u>					
Successful	72.9(35)	25(1)	3.980	1	.046
Deteriorating	27.1(13)	75(3)			
Total	100(48)	100(4)			

Source: Author's Field Data, 2014

Note

- n=Number of respondents
- %=Percentage of respondents
- **=p < 0.01 level
- *=p < 0.05 level

From Table 4.4.1, it is noticed that the male entrepreneurs of vehicle repair garages in the Bolgatanga Municipality were more successful than their female counterparts in the successful group (72.9% (i.e. 35) as opposed to 25% (i.e. 1)). However, the calculated Pearson's chi-square test for independence indicated no significant gender difference in the entrepreneurs' agreement with the performance of vehicle repair garages in the Bolgatanga Municipality at the 5% level. Hence, it is concluded that the performance of vehicle repair garages in the Bolgatanga Municipality is independent of gender.

Table 4.4.2. Percentage Distribution of Entrepreneurs' agreement with Performance of Vehicle Repair Garages in the Bolgatanga Municipality by Age (n=52).

	Age		x ² %(n)	df	P-Value
	39yrs or less %(n)	40yrs or more %(n)			
<u>Performance of Vehicle repair garages:</u>					
Successful	71.4(35)	33.3(1)	1.926	1	.165
Deteriorating	28.6(14)	66.7(2)			
Total	100(49)	100(3)			

Source: Author's Field Data, 2014

Note

- n=Number of respondents
- %=Percentage of respondents
- **=p < 0.01 level
- *=p < 0.05 level

As indicated in Table 4.4.2, entrepreneurs of vehicle repair garages in the Bolgatanga Municipality of age 39 years or less were more successful than those of age 40 years or more (71.4% (i.e. 35) as opposed to 33.3% (i.e. 1)). But, the computed Pearson's chi-square test for independence revealed no significant age difference in the entrepreneurs' agreement with the performance of vehicle repair garages in the Bolgatanga Municipality at the 5% level. Thus, there is no relationship between the performance of vehicle repair garages in the Bolgatanga Municipality and age.

Table 4.4.3. Percentage Distribution of Entrepreneurs' agreement with Performance of Vehicle Repair Garages in the Bolgatanga Municipality by Level of Education (n=52).

	Level of Education			x ²	df	P-Value
	Pretertiary %(n)	Tertiary %(n)	None %(n)			
<u>Performance of Vehicle repair garages:</u>						
Successful	80.8(21)	0.0(0)	62.5(15)			
				6.635	2	.036
Deteriorating	19.2(5)	100(2)	37.5(9)			
Total	100(26)	100(2)	100(24)			

Source: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

**=p < 0.01 level

*=p < 0.05 level

Table 4.4.3 shows that entrepreneurs of vehicle repair garages in the Bolgatanga Municipality with pre-tertiary education background were more successful in business than those without any level of education and those with tertiary education (80.8% (i.e. 21) as opposed to 62.5% (i.e. 15) and 0.0% (i.e. 0)). Yet, the Pearson's chi-square test for independence found no significant educational difference in the entrepreneurs' agreement with the performance of vehicle repair garages in the Bolgatanga Municipality at the 5% level. Therefore, there is no association between the levels of education and the performance of vehicle repair garages in the Bolgatanga Municipality.

Table 4.4.4. Percentage Distribution of Entrepreneurs' agreement with Performance of Vehicle Repair Garages in the Bolgatanga Municipality by Years of Working Experience (n=52).

	Years of Working Experience		x ²	df	P-Value
	17yrs or less %(n)	18yrs or more %(n)			
<u>Performance of Vehicle repair garages:</u>					
Successful	68.6(35)	100(1)			
			.453	1	.501
Deteriorating	31.4(16)	0.0(0)			
Total	100(51)	100(1)			

Source: Author's Field Data, 2014

Note

n=Number of respondents

%=Percentage of respondents

**=p < 0.01 level

*=p < 0.05 level

From Table 4.4.4, it is noticed that entrepreneurs who had 17 years or less working experience and those who had 18 years or more working experience in vehicle repair garages in the Bolgatanga Municipality were successful in their businesses. Observing the percentage distribution of successful entrepreneurs who had 17 years or less working experience and those who had 18 years or more working experience, it is clear that entrepreneurs who had 17 years or less working experience represented 68.6% (i.e. 35) while those who had 18 years or more working experience constituted 100% (i.e. 1). The computed Pearson's chi-square test for independence revealed no significant difference in the way entrepreneurs who had 17 years or less working experience and those who had 18 years or more working experience agreed with the performance of vehicle repair garages in the Bolgatanga Municipality at the 5% level. Hence, years of working experience is independent of the performance of vehicle repair garages.

5. Discussion of findings

A study into the demographic characteristics of entrepreneurs of vehicle repair garages in the Bolgatanga Municipality revealed that majority of the entrepreneurs were males. This is affirmed by Reynolds, Hay, and

Camp, (2002). Reynolds, Hay, and Camp, (2002) noted that one in eleven women is involved in entrepreneurship across the globe. Also, the International Labour Organization (2006) found that significant numbers of enterprises were owned by men. Salleh and Ibrahim (2011) corroborated this finding. Salleh and Ibrahim (2011) found that, in Malaysia, owners of Micro and Small Enterprises (MSEs) consist of more males (67.9%) as compared to females (32.1%). The Department of Innovation, Industry, Science and Research (2011) also stated that, in Australia, 68.5 per cent of small business operators were male and 31.5 per cent were female. In contrast, Bjodkhaug and Kvam (2011) revealed that, in Norway, fifty percent of the owners/managers of Micro and Small Enterprises were female. This contradiction in finding may be as a result of cultural difference.

Also, the majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality were young (between 29 and 39yrs). This finding is corroborated by Reynolds, Hay, Bygrave, Camp, and Autio (2000). Reynolds, Hay, Bygrave, Camp, and Autio (2000) found that the most entrepreneurially active persons range from 25 to 44 years. Muijanack, Vroonhof and Zoetmer (2003) noted that, in America, the optimum age for entrepreneurs was 25-35yrs. Bowen, Morara, and Mureithi (2009) revealed that the majority of the micro and small enterprises are owned and run by people in their late 20s and early 30s. On the contrary, Selamat, Razak, Gapor and Sanusi (2011) found that, in Balik Pulau and Penang Island of Malaysia, majority of entrepreneurs were between the ages of 46 – 55yrs. The oldest entrepreneurs were between the ages of 76 – 80yrs.

Moreover, the majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality possessed no formal school certificate. This finding is in contrast with the finding of Bowen, Morara, and Mureithi (2009) that most owners of Micro and Small Enterprises [MSEs] had lower education especially post secondary school or vocational training. Razak, Gapor and Sanus (2011) noted that 57.1% of the respondents had primary education, 33.3% had secondary education and 9.53% graduated from higher education (college and university). Ibrahim (2011) found that, in Malaysia, more than 70 percents of the owners of Micro and Small Enterprises [MSEs] had secondary education. Also, Bjodkhaug and Kvam (2011) found that, in Norway, fifty percent of the owners/managers of Micro and Small Enterprises hold a University Degree.

Furthermore, the majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality had between six and 11 years of working experience in vehicle repair garages. On the contrary, Bowen, Morara, and Mureithi (2009) stated that, in Nairobi-Kenya, 56.1 percent of the micro and small enterprises [MSEs] in existence were less than three years old. Also, Razak, Gapor and Sanus (2011) stated that majority of the owners of Micro and Small Enterprises have been in the business less than 5 years (57.1%), that is between 2006 – 2011 and more than 38% of them have been in the business for over 30 years. Only one (1) respondent was in the business for 40 years. Ibrahim (2011) found that, in Malaysia, 51% of owners of Micro and Small Enterprises [MSEs] have a business experience which ranges from 11 to 15 years, 25% has 16 to 20 years, and the remaining (7 percent) has experienced more than 21 years.

In addition, a study into the factors contributing to the success of vehicle repair garages in the Bolgatanga Municipality revealed the following:

1. The study found that majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that management skills [planning, organizing, leadership, controlling, and capital management] was a major factor contributing to their business' success. In corroboration, Papula (1995) identified managerial functions such as planning, organizing, leading and controlling, creativity, intuition, goal-oriented, responsibility, self-confidence, initiative independence, cautiousness, scrupulosity, discipline, persistence, optimism, and fantasy as essential factors which directly affect the results of the manager.
2. The study indicated that majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that entrepreneurial characteristics [technical competence, opportunity, and initiative, passion for work, internal locus of control, high achievement drive, creativity, self-confidence, risk-taking, co-operation, and innovativeness] was another factor which contributes to their business' success. This finding is affirmed by McClelland (1961) who found that qualities related with a high need for achievement contribute to the success of a new venture. Also, Vesper (1980) reported that the greatest determinant of a business's success is the entrepreneur's personality characteristics such as need for achievement, internal locus of control, risk-taking behaviour, need for autonomy, need for power, tolerance of ambiguity, need for affiliation, and endurance. Brockhaus (1982) identified the need for achievement, internal locus of control and a risk-taking propensity as characteristics contributing to the success of new business start-ups. Kiggundu (2002) found that such personality traits have direct influence on the success of African entrepreneurs.
3. The study revealed that majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that the human capital [working experience and management experience] to work with was a major factor contributing to their business' success. In support, Wijewardena and Cooray (1996) noted that prior experience in business is a key factor for small business success. Shane (2000) found that people with some managerial experience are more likely to have developed the necessary

skills to organize new businesses to succeed. In addition, Lussiers and Pfeifer (2001) found that the human capital of an individual entrepreneur plays a role in contributing to the success of the entrepreneur. Colombo, Delmastro, and Grilli (2004) noted that people with work experience and who have performed managerial duties are in a better position to detect opportunities and raise capital, as a result, better able to set-up larger and better-equipped businesses.

Moreover, a study into the business challenges confronting vehicle repair garages in the Bolgatanga Municipality found that the majority of the entrepreneurs of vehicle repair garages in the Bolgatanga Municipality agreed that the major factors hampering their business' success were high cost of inputs, high cost of borrowing money, high utility charges, high rental charges, debts collection from business creditors, and unfavourable business laws. In corroboration, Centre for Economic Policy Analysis [CEPA] (2002) stated that only about 2 per cent of most businesses in Ghana are successful in obtaining credit. Moreover, Kuzilwa (2005) found that capital constraint and inaccessibility to finances are obviously the most major factors limiting business growth. Morara and Mureithi (2009) showed that debt collection is the main challenge facing MSEs. Martey, Annin, Attoh, Wiredu, Etwire, and Al-Hassan (2013) found that, in Ghana, high cost of borrowing, cost of input, lack of credit, and transportation cost are the key constraints facing small-scale enterprises.

Furthermore, a study into the relationship between the demographic characteristics of entrepreneurs and the performance of vehicle repair garages in the Bolgatanga Municipality indicated the following:

1. The study found that the performance of vehicle repair garages in the Bolgatanga Municipality is independent of the gender of the entrepreneurs. In contrast, Loscocco, Robinson, Hall, and Allen (1991) and Rosa, Carter, and Hamilton (1996) reported that female-owned enterprises generally perform worse than male-owned enterprises. Hence, gender is dependent of business performance.
2. The study found that there is no relationship between the performance of vehicle repair garages in the Bolgatanga Municipality and the ages of the entrepreneurs. This finding is in congruent with Staw (1991) who found that chronological age is not associated with business success except entrepreneurial age (the length of time someone conducts business). On the contrary, studies found a significant association between the age of an entrepreneur and business success (Sletten and Hulaas, 1998; Reynolds, Hay, Bygrave, Camp, and Autio, 2000). Muijanack, Vroonhof and Zoetmer (2003) indicated that age is positively related to the probability of the business making better profits. Kristiansen, Furoholt and Wahid (2003) found that older entrepreneurs are more successful than younger entrepreneurs.
3. The study revealed that there is no association between the levels of education of the entrepreneurs and the performance of vehicle repair garages in the Bolgatanga Municipality. In contrast, Staw (1991) reported that the success of a small-scale enterprise is closely associated to the educational level of its entrepreneur. Cooper, Folta, Gimeno-Gascon, and Woo. (1992) found a positive relationship between prior level of education and business performance. Thapa (2007) indicated that there is a positive association between education and small business success.
4. The study indicated that the years of working experience of the entrepreneurs is independent of the performance of vehicle repair garages in the Bolgatanga Municipality. This is confirmed by Meng and Liang (1996) who asserted that work experience is not a determinant of an entrepreneur's success in business. In contrast, Perry and Pendleton (1983) noted that business failures are associated with management inexperience. Staw (1991) stated that working experience is a predictor of business success especially in a situation where a new business requires earlier business experiences. Ziemmerer and Scarborough (1998) shown that business success is closely related to work experience. Kristiansen, Furoholt, and Wahid (2003) revealed that the length of time an entrepreneur has being in operation was significantly linked to business success.

6. Conclusion

The study draws the following conclusions on the basis of the results:

1. Illiteracy is still prevalent among the predominantly male, less experienced and young entrepreneurs of vehicle repair garages in the Bolgatanga Municipality.
2. The success of vehicle repair garages in the Bolgatanga Municipality is propelled by factors such management skills, entrepreneurial characteristics, and human capital.
3. The success of vehicle repair garages in the Bolgatanga Municipality is militiated by factors such as high cost of inputs, high cost of borrowing money, high utility charges, high rental charges, debts collection from business creditors, and unfavourable business laws.
4. The gender, age, level of education, and working experience of the entrepreneur are independent of the performance of vehicle repair garages.

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