The Impact of Culture on Entrepreneurship - the Case of Sub-Saharan Africa

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Copyright Statement

Acknowledgements

Abstract

The increasingly important role that entrepreneurship plays in national economies continues to receive growing attention in the literature (OECD, 2016). What drives individuals to become entrepreneurs remains an ongoing topic of interest in academic research on entrepreneurship. While a significant number of studies have identified micro-level explanations, such as traits and economic conditions affecting entrepreneurship, research has also suggested that culture might play a role, but a paucity of studies have explored this in Sub-Saharan Africa (SSA) (Anambane & Adom 2018; Anlesinya *et al.* 2019; Darley & Blankson 2020; Igwe & Icha-Ituma 2020). Against this background, there is a lack of studies on entrepreneurship and culture in the SSA context.

This study examines the impact of culture on entrepreneurship in seven former British colonies in SSA, namely Botswana, Ghana, Malawi, Nigeria, Uganda, Zambia and Zimbabwe. Building on Ronald Inglehart's (1997) Post-materialism theory, a sequential explanatory mixed-method was used for this study. Thus, using data from GEM and Afrobarometer, regression analysis was performed to empirically test a series of hypotheses. Subsequently, 14 entrepreneurship experts were interviewed using a modified Delphi policy to get a more nuanced understanding of the results obtained in the quantitative phase.

One of the key findings is that corruption has a positive impact on individual entrepreneurs, as it helps them to overcome bureaucracy, while on the other hand, it has a negative impact on entrepreneurs at the national level as it imposes costs on businesses.

This finding contrasts with many studies that have found a negative association between corruption and entrepreneurship at both the individual and country levels. Given this insight, the study recommends the need for specific training to enable entrepreneurs to deal with corruption at an individual level. One way to achieve this is through literacy by educating the entrepreneurs about their rights, and the need to report corruption in order to restore integrity and create a competent public service system.

This study contributes to the existing literature in three ways. Firstly, the study contributes to the cultural and entrepreneurial literature by providing a developing-country perspective based on the SSA context. To this end, the study develops a theoretical framework on the relationship

between cultural constructs of entrepreneurship that applies to the SSA context. Second, in the context of the methodology used, the study is one of the few studies in SSA that uses a mixed-methods approach, to better understand the impact of the different cultural measures on entrepreneurial behaviour due to its robustness.

Furthermore, the study extends existing studies of entrepreneurship that have focused on individual and country levels. The multi-level analysis in this study represents an important theoretical advancement in the literature that measures the impact of culture on entrepreneurship, since the process of business creation involves a connection between individuals and their environment, as studies embracing both levels of analysis prove to be beneficial.

While the findings and recommendations in this study are based on the examination of seven countries in SSA, they have broader applicability to developing countries. However, the implementation of the proposed recommendations must be tailored to the circumstances of each country.

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List of Acronyms and Abbreviations

AfDB	African Development Bank
GEM	Global Entrepreneurship Monitor
IBM	International Business Machines
ICT	Information Communication Technology
ILO	International Labour Organisation
IMF	International Monetary Fund
MDGs	Millennium Development Goals
NE	Nascent Entrepreneur
OLS	Ordinary Least Squares
PCA	Principal Component Analysis
SMEs	Small and Medium Enterprises
SSA	Sub-Saharan Africa
TA	Thematic Analysis
TEA	Total Entrepreneurial Activity
WLO	World Labour Organisation
WVS	World Value Surveys
VICOBA	Village Community Bank

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Chapter 1: Introduction and Overview of the Study

1.1   Chapter overview

Chapter 1 provides an overview of this research project, drawing on Ronald Inglehart's (1977, 1997) work on post-materialism, to examine the relationship between culture and entrepreneurship in the former British colonies based in SSA[9]. In this chapter, the research question and the aims of the study are outlined. The chapter also provides a general overview of the research context. The chapter closes with a summary of how each of the ten chapters of the thesis is structured.

1.2   Background to the study

The relationship between culture and entrepreneurship has received increasing attention in the literature. The belief that culture affects entrepreneurship was familiar to traditional economists. Weber (1930) and Schumpeter (1934), who were among the first authors to write about the relationship between culture and the economy opine that entrepreneurial attitudes and behaviours of a given society emanate from its culture and value systems. In recent years, increasing awareness of the role of entrepreneurship in a country's development has generated the need for research on the fundamentals of entrepreneurship in both developed and developing nations (Mungai & Ogot 2012).

Cultural and social norms are important in explaining the entrepreneurial activity in different nations, with a significant body of studies pointing to how different measures of culture affects the propensity to become an entrepreneur (Minniti *et al.* 2006; Coen-Pirani 2004; Autio *et al.* 2013; Harutyunyan & Ozak 2017). While much research has focused on the connection between culture and entrepreneurship, differences in the findings between scholars persist over time, suggesting that there is a lack of clear evidence or an agreed theoretical perspective to explore the relationship that exists between the concepts.

So far, it is known that national culture is related to entrepreneurial success, but important questions of how and to what extent this connection exists, are not fully answered (Cacciotti & Hayton 2015). So far, the results of studies that attempt to examine the influence of culture within and between different countries have often been contradictory (Hayton & Cacciotti 2013). A likely reason for this is that research has recognized that entrepreneurship and culture are difficult to define, as they are mostly multi-dimensional and subtle phenomena.

In the past decade, entrepreneurship has played a pivotal role in increasing the financial independence of the poor masses in developing countries, where the problem of inequality, arising particularly due to the uneven distribution of financial and natural resources necessitated by ever-growing populations, is widespread (Keister 2005). Entrepreneurship is increasingly becoming an important part of economic development and growth in all countries around the world (Huggins & Thompson 2016). Entrepreneurship is important in many ways, as the creation of new businesses generates jobs, encourages innovation and ensures an efficient and productive economy (Folster 2000; Audretsch *et al.* 2002). The role of entrepreneurship has even been recognised in the EU's policies, where it is seen as a core competence for the growth of an economy, creation of jobs, and personal fulfilment (EC 2004).

In the context of Africa, particularly the SSA region that is the focus of this study, there are mixed results on how culture influences entrepreneurship. While one body of literature suggests that culture encompasses attitudes, social norms, beliefs and values that influence peoples' inclinations towards entrepreneurship (Tshikuku 2001); other studies do not identify a concrete relationship between the two variables (Garba 2012).

Given these results, different views have emerged in the literature to try to define and quantify this relationship. The wide array of insights into how culture is associated with entrepreneurship from SSA studies is largely because, to date, most authors still employ Western representations of culture to analyse the multidimensional norms of non-Western societies. Such an approach fails to capture the uniqueness that lies within and between different African nations and therefore creates a blind spot to the true effect of culture on entrepreneurship in SSA (Adams & Van de Vijver 2017).

Against this background, there is a paucity of studies that focus on the relationship between entrepreneurship and culture within the SSA context, which this study aims in part to address.

1.3   Study area background

The dominant accounts of the origins of modern African development revolve around the impact of Europeans during the colonial and pre-colonization periods (Acemoglu *et al.* 2001; Olsson 2004; Acemoglu & Robinson 2017). During the scramble for Africa, the establishment of colonies led to borders that were designed in Europe when the Europeans were not fully aware of local African conditions because they had not yet settled in Africa (Acemoglu *et al.* 2001).

Despite the colonial division, it can be observed that to this day, African borders that existed before the colonial era are still present. As a consequence, ethnic groups in many African countries are dispersed across different states (Asiwaju 1985; Michalopoulos & Papaioannou 2016). This set-up provided support for transnational cultural studies of culture in the region based on ethnic background, by demonstrating that there were no systematic variances in cultural norms between the divided countries during the colonial period; and that the SSA shows resemblances that can allow for a more detailed large-scale analysis with econometric evidence related to the dimension of ethnic division (Asiwaju 1985; Wesseling 1996).

This study uses the history of SSA during the pre-colonial and post-colonial periods to establish the case that cultural similarities exist in countries within the SSA region. Based on the availability of data, a cross-country analysis for seven countries in the region on the impact of culture and entrepreneurship will be explored[9]. This study follows the approach of Minkov and Hofstede (2012), who examined seven countries in SSA forming 64 administrative regions; and observes that more than 90 percent of the regions form homogeneous national clusters with the other nations in the region.

The selection of countries used in this study is based on two factors; first, the origin of the inhabitants of the countries who are known to have a common root, namely the

Bantu tribe. It should be noted that, although there might be changes in the traditions of the countries over time, the elements of the Bantu culture remain and can be traced in the form of the existing political structure in the region, where the people are still ruled by chiefs and reside in kingdom settings. This shows an aspect of community life that was a common characteristic of the Bantu Kingdoms (Oliver 1966; Isern & Fort 2019).

Second, all seven selected countries assessed in this study were colonized by the British and, although they have since gained independence, to date their laws and education systems still reflect the British system of government (Lloyd 1984; Ziltener *et al.* 2017). Unlike other colonial systems, such as the French and Spanish, the British applied a decentralized colonial approach, giving all their agents complete control over their constitution, education and trade. The flexibility of the governance system was welcomed by the colonies, who later found it attractive and embraced it as part of their culture (Grier 1999; Acemoglu & Robinson 2017). These two similarity components therefore form a basis for the selection of the countries as the study area for this research.

1.4   A study case for SSA

Recently, in many developing countries, there has been a shift in government policy towards the small business sector, where the role of entrepreneurs as seedbeds for economic development is gaining greater recognition (Abdullah & Baker 2000; Autio *et al.* 2013; Kebede 2015). Policy-makers generally recognize the urgent need to develop effective entrepreneurship in SSA as a powerful tool to combat poverty, unemployment and corruption in the region (Le Pere & Ikome 2009; Jones *et al.* 2018)

Looking at the structure of the SSA population, the region is still relatively young, with almost half of its population under the age of 20. Against this background, it has been projected that the working-age population (15–64 years) in Africa will exceed that of the rest of the world by 2035 (World Health Organization 2020).

To reduce unemployment grievances stemming from such a youthful population in SSA, there is a need to promote SMEs, which are at the forefront of development in both

developed and developing economies, as they currently make up 90 percent of the businesses in all nations (Akwani 2007; Ussif & Salifu 2020).

Recognizing the vital role that small businesses play in economic development, countries in SSA have created structures to fuel the development and scale-up of these initiatives (Yusuf & Schindehutte 2000). Development finance institutions and schemes such as World Bank SME I and SME II, AfDB, and IMF, as well as state governments have also played a central role in establishing other small business incentive programs including small business training and development (Akwani 2007; Ani 2016).

Nonetheless, there has been an increase in awareness on matters of financial inclusion in the SSA region, which are initiatives that come on the heels of international partners and donor organizations, such as the UN, World Bank, and IMF. These multilateral agencies have initiated various missions that advocate the eradication of poverty in unison with African countries, to provide decent work opportunities and reduce unemployment following the adoption of the MDGs in 2000 (United Nations 2015; Ani 2016).

To achieve this goal, entrepreneurship and SMEs were proposed as anchors for economic growth in Africa and all countries in SSA were encouraged to take an active part in promoting entrepreneurship (Daniels & Amadi-Echendu 2021). It would therefore seem reasonable, considering these incentives, to expect small businesses to grow and create an impact in the region. However, to date, the success of these programs remains uncertain, with high mortality and liquidation rates, and therefore levels of unemployment and poverty continue to increase (Akwani 2007). This is further supported by results of studies that analyse the expansion of small businesses and observe that, in developing countries, the failure rate of SMEs is higher than that of developed economies (Okpara & Wynn 2007). Accordingly, this creates a need for studies of how entrepreneurship can not only be developed but also sustained, to have a meaningful impact within the SSA region.

With the exception of the work of authors such as Shane (1992), Shane (1993), McGrath *et al.* (1992), cross-country studies comparing culture and entrepreneurship are sporadic, owing to the challenge of finding data. The significance of this study is therefore based

on the background that there is a growing recognition that identifying the predominant culture in a given country may be useful in determining that country's ability to flourish in the area of entrepreneurship.

According to Tvetven *et al.* (2014) and Ratten and Jones (2018), the increasing interest in African entrepreneurship is on account of the change in the landscape to a formal status that is happening in the region, which makes businesses easier to regulate. In addition, there is a call for transparency in most African countries, which has attracted international support in the region. Furthermore, the impact that successful entrepreneurs in the region are generating continues to pave the way for aspiring entrepreneurs to join the sector.

In addition, with an increasingly urbanized population in SSA, the importance of SMEs is becoming more pronounced (Birley & Westhead 1990). There is growing recognition among stakeholders in SSA that it is important to address the problems faced by small enterprises in ways that are well-suited to each country's environment and culture (Andreff & Dominique 2001; Harabi 2003). Therefore, there is an urgent need for countries to enhance the promotion of entrepreneurship in the region, as it is the bedrock of employment: hence the need to promote policies that are in tandem with the prevailing culture. The results of this research can be used to try to create social conditions that replicate those that are known to encourage entrepreneurship. From an academic perspective, the findings add to the existing literature focused on entrepreneurship development in developing countries, such as those in the SSA region, making the study of value to stakeholders in the area of entrepreneurship and scholars alike.

Furthermore, the culture in which such small businesses operate cannot be ignored. Despite the consensus among researchers that culture plays a role in individuals' level of economic success, there are still many questions about whether the many theories that have developed around human motivation and performance that underly the studies of culture and entrepreneurship in the American context can be generalized to different cultural and economic backgrounds (Boyacigiller & Adler 1991; Shane 1992, 1993, Thomas *et al.* 1994). Such theories must also take into account the heterogeneity of

impacts at different stages of firm creation and across different types of enterprises. Answers to such questions can only be provided through cross-cultural and cross-contextual research.

1.5   History of the SSA Region

To understand SSA's unique environment and culture, it is necessary to consider both its geography and history. This section discusses the history of the SSA and its impact on entrepreneurship.

1.5.1 Population

SSA is the region of the African continent located south of the Sahara. It comprises 46 countries divided into four subregions, viz: West Africa with 16 countries, Middle Africa with nine countries, East Africa with 18 countries and Southern Africa with five countries. SSA population is estimated to be one billion, with two-thirds of the population aged 25 or younger. This makes the region the third-largest after East and South Asia. Studies have estimated that the population could double in the next 10 years (United Nations 2019). With such a rapidly increasing young population, development in the region is a big challenge. People are now relocating to the city in search of work, a movement which is putting additional pressure on the economic and social systems that are still in their infancy stage. One of the major challenges that the region continues to face is poverty. Due to lack of employment, and low standard of living, millions struggle to survive because they are exposed to illnesses and other social problems (Demirgüç-Kunt *et al.* 2018).
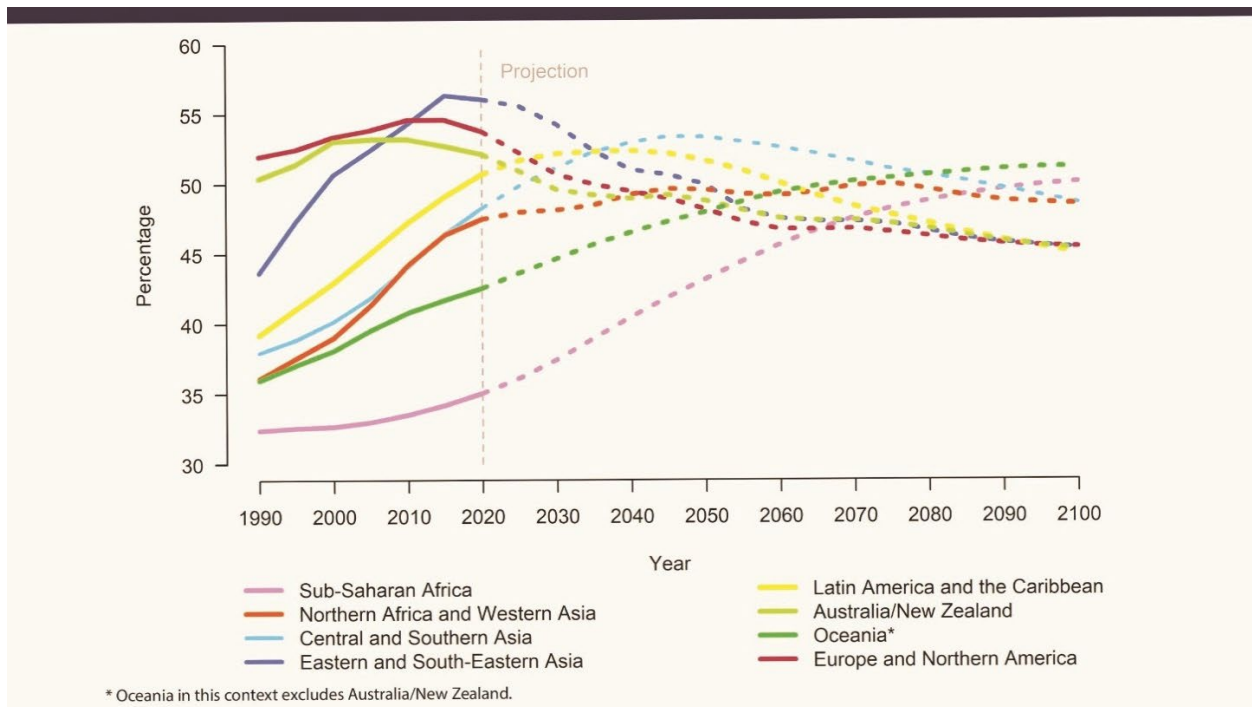
Figure 1.1 Share of the SSA population at working age (25-60 years): 2019
Source: UN Population Division 2019

1.5.2 SSA origin and culture

The people of the SSA region come from a family root called the Bantu. The Bantu are a tribe whose origins date back thousands of years and they have evolved into more than 500 different ethnic groups spread across Africa. Examples of the Bantu community are the Chewa, Tumbuka, Baganda, Ngoni, Bemba, Sukuma, Kikuyu, Batswana and Swahili (Davidson 2014).

Nonetheless, although the Bantu could have developed different ways of life and hundreds of different types of languages, a study of languages in Africa shows that the countries in the region are related to one another and share a common origin, as shown in Figure 1.2. For years the Bantu people have been known for undertaking tremendous enterprise and they managed to open up most of the SSA to agriculture and mining (Afigbo & Palmer 1986). The life of the Bantu-speaking people, while considered simple, had a complex social organizational structure, with a strong belief in the law and respect for their traditional practices (Oliver 1966).

Figure 1.2 Map of Africa showing Migration of the Bantu people.

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Original source: *https://www.south-africa-tours-and-travel.com/bantu.html*

Evidence in the literature suggests that language and culture are interconnected and evolve together. Culture is passed through language; and language is used to determine culture (Nabi 2017). Furthermore, language expresses heritage and history, and is the element of culture that makes it unique and distinctive. In summary, language conveys a type of culture that is prevalent in an area or region (Byram 1989).

Figure 1.3 The spread of Bantu languages during the Precolonial Era.

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Original Source *: https://www.somalinet.com/forums*

African Culture during Pre-colonial and Post-Colonial Period.

Pre-colonial period

This time was marked by a pattern of economic expansion with an increase in commodity production, the development of markets and transport systems, and a pattern of urbanization. Kingdoms were created based on communal principles, in that they were autonomous entities and all of their members were in some way involved in the daily affairs of the land.

There was communal ownership of land, although other valuables, such as animals, were individually owned. There was a hierarchy of leadership from chiefdoms to sub-chiefdoms, to group leaders, and then families, each reporting to their inherited leaders with a direct genealogical connection, as shown in Figure 1.4.

Figure 1.4 Map of Africa before colonialism

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Original Source : sholaadebowale.blogspot.com/2010

Because of the strong respect for leaders and laws that prevailed during this period, the people valued communal life. Communal values and interpersonal bonds were the normal way of life. This was easily seen in the social structure they embraced, by living in clans and extended families (Gyekye 1996; Megasa 1997; Musopole 2021).

Trade during the pre-colonial period was local among members within the villages and could extend across the continent. It was conducted via market days which alternated between villages, and in some instances markets have been identified on neutral land between villages (Green 2013). It is important to note that, although local customs have evolved, the basis of the African culture stemming from a set of common dimensions remains identifiable.

Post-colonial period

Over the past decades, the social science literature has focused on colonization and its impact on the economic performance of former colonies worldwide (Shokpeka & Nwaokocha 2009; Fedderke *et al.* 2010; Mapuva & Chari 2010). Of interest in examining colonial legacies, to understand why some countries have slower economic experiences than others, it has been observed that the individuality of the colonizing power contributes to the observed differences between colonies (Agbor *et al.* 2010; Fedderke *et al.* 2010). It is argued that the French and German colonies were slow in terms of economic growth compared to the British colonies; although whether the growth is due to colonial legacy mechanisms or to other factors is still debated (Agbor *et al.* 2010).

As shown in Figure 1.5, African colonization peaked in 1914 at the start of the first world war; the British held most of the colonies in Africa, followed by the French. The

European colonization was influenced by industrialization during the late 19th century when growing industries in Europe required resources and raw materials for production. This made Africa the perfect place to get the raw material needed. For example, countries such as Britain, Portugal and Germany among others, worked tirelessly to acquire territories in Africa, so as to have easy access to raw materials for their growing industries (Nabożny 2020; Musopole 2021).

Figure 1.5 Map of Africa after colonialism

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Original Source: exploringafrica.matrix.msu.edu

Studies of colonial legacies in Africa found that the British used an indirect ruling administrative system to control their colonies. Here, the traditional leaders were charged with enforcing government ordinances and maintaining law and order for a salary. These leaders were then accountable to a colonial governor, who was appointed by the British. This encouraged the creation of indigenous power structures, a phenomenon that still exists in most SSA countries to date (Khapoya 1998; Musopole 2021). Although the purpose of using this administrative strategy remains a matter of debate among scholars, the British authorities believed that the strategy was employed to protect and preserve the original power structures and culture.

Cultural Changes

The conceptual structure of common law, introduced by the British during the colonial period, operated on basic principles of established rules and regulations. This was different from the pre-colonial period, when people lived in kingdoms and conformed to societal rules of conduct. According to Mahoney (2001), it was expected that, by adopting common law principles, SSA would become economically efficient, since the

basis of the common law system allows for the creation of new rules adapted to the old rules, and therefore suited to the environment.

Common law is known for providing stability and predictability in a country. However, the structure created in the common law has its disadvantages in that it can sometimes reduce economic redistribution, as a result of power fragmentation (Persson *et al.* 2000; La Porta *et al.* 2004).

During the pre-colonization period, the kingdoms were governed by social norms that regulated the rules of conduct. It was therefore an obligation on every member of society to ensure that they lived according to the set rules and, in the event of a violation of any kind, their kings and other rulers would settle their disputes. This was possible because the communalism which was prevalent in this part of Africa was based on the belief that all human beings are members of one human family and therefore must live in harmony (Nze 1989; Fedderke *et al.* 2010).

Mezey (2001), in his study of culture and the law, argues that culture is a product of the law. In general, the law shapes individual and group identity and the meaning of cultural practices. Following the introduction of common law by the British during this era, there emerged a different type of culture.

Mahoney (2001), on the other hand, suggests that law influences culture, or more importantly, people's trust in the law. Meanwhile, colonialism came with the division of labour, which worked to the disadvantage of inhabitants who were accustomed to communal structures (Salm & Falola 2002). The region concentrated on the manufacturing of raw materials for export. Africans were hired to work in factories and no longer worked alone as merchants. As such, Africans were encouraged to concentrate on building industries that would simplify the processing of the primary products for exportation. The original local market centres, which had been formed based on local needs, became non-existent, thus changing the African pattern of development and urbanization and consequently encouraging a culture of dependence on the government (Babawale 2007). The changes to the culture that occurred between the pre-colonial and post-colonial periods drive the need to consider culture as being subject to change and therefore not static. This is the inspiration for this study to

incorporate an element within the theoretical base that considers cultural evolution, rather than it being a purely static measure.

Religion and education also brought about a new way of life. Following this, the region inherited elements of European culture which now replaced the old way of doing things. However, because the colonial culture had no organic linkage with the African culture, it could not bring about meaningful economic progress in the African environment. The region experienced a conflict of cultures, between the communal type, which was developed from their precolonial setup, and an individualistic culture adopted from the colonialists. The cultural change in Africa during the colonial and postcolonial periods left an indelible mark on African cultures (Inyang 2008).

The influence of colonialism still lingers in SSA, even though almost all the countries in the region are now independent. Furthermore, studies suggest that the low levels of development in the region link to this type of culture, which is largely dependent on those in authority and therefore fails to promote self-development (Gyekye 1996). It is important to highlight that, because the former British colonies experienced a similar impact on their culture, there is relatively no need to create different cultural dimensions after independence.

Religious changes

The advent of colonialism resulted in the coming of a new religion into SSA. During the colonial period, Europeans, through missionaries, spread Christianity to Africa (Okon 2014). Christianity came to be an attractive package, comprising education, commerce and humanitarian assistance. and commerce. These changes created a positive impact, with more people being converted to Christianity (Nunn 2010).

Christianity also played a major role in ending some of the traditional religious rituals conducted in the region, such as sacrificing human beings to appease the gods. Christianity coupled with western education was considered to be the vehicle of prosperous civilization (Nunn 2010; Ogunbado 2012). The African culture evolved during this period, as more people abandoned their own gods and opted for Protestantism.

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1.5.3 Economic Impact of Colonialism in SSA

The economic consequences of colonialism in SSA like all other African countries are considerable and complex. Firstly, with colonialism came the introduction of an international division of labour which the literature indicates has entrenched Africa's disadvantaged position (Bayeh 2015; Bjornlund *et al*. 2020). The system allocated SSA the role of a primary supplier of raw materials for European industries, hindering the region from engaging in manufacturing and promoting the development of industries for raw material processing and export. Consequently, SSA faced trade imbalances, economic depletion, and dependence on former colonial rulers. The legacy of resource extraction and economic exploitation continues to influence the economic landscape in many post-colonial countries, leading to disparities in wealth distribution and development, with rural areas being left impoverished while urban centres and resource-rich regions are preferred (Thomson 2022).

Furthermore, colonial powers effectively employed a "divide and rule" strategy to maintain control over the region. This approach favoured specific ethnic or social groups aligned with the colonial administration, resulting in fragmented societies, and weakened social cohesion. Consequently, the establishment of strong and inclusive institutions representing the interests of all citizens became challenging. The weakened institutions have manifested in increased corruption, inefficiency, and diminished investor confidence, hindering economic growth and development (Awojobi 2014: Mlambo et al. 2019). Inadequate infrastructure, education, and healthcare systems further perpetuate poverty and inequality (Matasci et al. 2020).

The disruption of existing governance structures, particularly traditional leadership systems, exacerbated the weakening of institutions. Replacing local leaders with appointed administrators serving colonial interests resulted in a loss of traditional authority and legitimacy, hindering effective governance and leadership. This disruption also hindered representation and participation in governance, reducing

institutions' responsiveness and accountability to the needs of the people (Ville & Withers 2014). Additionally, the economic arrangements, coupled with arbitrary border creations without consideration for ethnic and cultural backgrounds, contributed to enduring conflicts and political instability in many African nations, further hampering economic development.

Similarly, Huggins & Thompson (2021) argue that, colonial institutions encompassing regulations and rules that do not harmonize with the underlying culture, would confront challenges in their continuity once the external colonial authority ceases enforcement. This viewpoint underscores the vulnerability of colonial institutions when they lack alignment with the cultural values and norms of the region in which they are imposed. This can be partially explained by the concept of institutional compatibility within the local environment, wherein institutions are more prone to endure and operate effectively when they harmonize with the cultural and contextual dynamics of the society. In instances where colonial institutions diverge from the local culture, they may be met with opposition, restricted acceptance, or even outright rejection by the local population. The removal of external colonial powers significantly shapes the destiny of these institutions, a legacy that continues to manifest in contemporary times (Seidler 2011; Maseland 2018).

Cultural Impact of Colonialism in SSA

The cultural ramifications of colonialism were equally substantial. Colonial powers imposed foreign values, norms, and institutions on indigenous cultures, suppressing traditional cultural practices, and marginalizing native languages, customs, and knowledge systems (Fedderke et al. 2010). This cultural erasure and loss of identity had a lasting impact on the social fabric of the affected nations, leading to identity struggles and cultural fragmentation. Moreover, weakened institutions affected the preservation and promotion of indigenous cultural heritage, with traditional knowledge and practices facing inadequate protection and support, often resulting in their gradual decline or loss over time (Babawale 2007).

The Positive Effects of Colonialism

While colonialism in Africa had negative consequences, some arguments have been made in the literature regarding potential positive effects on institutions and culture. Though many of the positive effects of colonialism were found to be unintended consequences rather than deliberate initiatives to uplift African societies. It is still essential to consider the advantages because they also contribute to the current social economic status of the region.

Gilley (2017) in support of this notion argues that, the establishment of formal education systems in Africa to train local administrators and facilitate governance has a positive bearing on the continent because it, contributed to the emergence of a skilled African elite that played essential roles in post-independence nation-building. Likewise, colonial powers brought modern technologies, such as improved agricultural techniques and medical advancements, which have had lasting positive effects on food production and healthcare in Africa to date (Chaves *et al.* 2014). Another important aspect is that of the introduction of legal systems, which although deemed to be in favour of the colonizers, laid the foundation for modern legal systems in many African countries after independence.

In conclusion, the enduring legacy of colonialism continues to shape the economic and cultural landscapes in SSA. The exploitation and unequal economic arrangements, coupled with the disruption of traditional governance and cultural practices, have left lasting impacts on institutions and welfare in the region. Understanding and addressing these ramifications are crucial for comprehending the complexities faced by African nations in their pursuit of economic and cultural prosperity.

1.6   Problem statement

Studies in the literature emphasize the role of culture in differentiating entrepreneurial activities across countries (Minniti & Bygrave, 2003). Inglehart's cultural framework is used in this study as a basis to understand the relationship that exists between culture

and entrepreneurship by hypothesizing that cultural constructs (values) can have an impact on entrepreneurship.

In this study, four factors – social cohesion, corruption, trust and government support - are operationalized as cultural constructs; and their impact on entrepreneurship in SSA is examined. The cultural factors mentioned above serve as a seedbed that helps form the cultural norms and behaviour for members of the region. All of this may either hinder or promote an entrepreneurial intent (Shane 1993; Kodila-Tedika & Asongu 2013; Hafer & Jones 2015).

Social cohesion, corruption, trust and government support are all deemed separate, but closely linked to entrepreneurial intention. To date, empirical studies supporting this link are still lacking in SSA, and the influence of cultural factors on entrepreneurship remains as yet unexplored (Hayton *et al.* 2002). Most of the entrepreneurship studies that focus on Asian and Western countries assume a homogeneous character in terms of the national culture of the nations studied.

The applicability of results from such studies to SSA, therefore, remains controversial, due to the multi-ethnic composition in SSA, where cultures vary across regions. Thus, national insights into the role of culture based on the Western world may not apply to the SSA context. where subcultures subsume the national culture.

Thus, the focus of this study is to create cultural measures applicable to the SSA context and determine their impact on entrepreneurship in the region.

The fundamental difference of the framework created by this study, compared to the previous frameworks available in the literature, is the study context in which the four cultural measures used in the study are created, and how each of these measures affects entrepreneurship. Additionally, the sample population used in the study is randomly selected from the major districts across the seven countries under study[9], providing a fitting sample of respondents from diverse cultural backgrounds.

This study attempts to fill the gap by addressing the research question: How does culture affect entrepreneurship in SSA? To answer this question, the researcher adopts an explanatory mixed-method approach. *(Note: a more detailed discussion of the mixed-*

method research approach used in this study is provided in Section 4.3). The rationale for using the mixed-method approach is that not much is known about culture and entrepreneurship in SSA in the literature: there is, therefore, the need to first conduct an explanatory (quantitative) investigation. This allows for the identification of the context-specific cultural measures that can be used to determine the relationship between the two variables – culture and entrepreneurship – in SSA. The quantitative analysis is followed by a qualitative study to expand on the initial findings and provide a further explanation of why the variables selected help drive entrepreneurship in the region (Greene *et al.* 1989). The researcher recognizes that culture is multidimensional, and to provide a nuanced view of the impact of culture on entrepreneurship, two research perspectives are used - the emic and the etic perspectives. Emic research reflects the views of a member of a community under study, while the etic reflects the views of the researcher, who is an outsider in the context of the setting of the study, to allow for the extrication of the multi-dimensionality of the culture as a concept (Varjas *et al.* 2005; Fetvadjiev & Van de Vijver 2015).

Furthermore, by applying the explanatory mixed-method design, the researcher can investigate and clarify unclear "glitches" in cases where previous research is limited (Saunders *et al.* 2009).

Therefore, this study argues that national culture is an important factor to consider when analysing entrepreneurial activities at both individual and country levels in SSA.

1.7   Objectives of the study

The main objective of this study is to examine the relationship between culture and entrepreneurship in the British colonies that are domiciled in SSA[9]. In doing so, this study seeks to explore the impact of four measures of culture on individuals' propensity to become entrepreneurs in SSA.

The specific objectives are as follows:

    a) to describe and analyse culture and entrepreneurship theory that is relevant to SSA;

    b) to describe and compare the characteristics of entrepreneurs, based on the prevailing culture in SSA;

    c) to develop a theoretical model that verifies the relationship between culture and entrepreneurship in SSA;

    d) to assess the extent to which culture affects entrepreneurship in SSA;

    e) to understand why culture is important in entrepreneurship in the SSA context.

1.8 Research questions

To achieve these objectives, four research questions have been developed, as follows:

    a) To what extent and in what ways does culture influence entrepreneurship in SSA via integrative mixed methods?

    b) What culture and entrepreneurship framework applies to SSA?

    c) What type of entrepreneurship is prevalent in SSA?

    d) Why is culture an important factor in developing entrepreneurship in SSA?

It will be clear that the first research question is general in nature, while the other three are more specific (see Section 4.3), as follows:

b) What culture and entrepreneurship framework applies to SSA?

Various theoretical entrepreneurship frameworks that quantify cultural variables as predictors of entrepreneurship have been studied over time to determine whether they capture entrepreneurial activity within and across different nations and geographical regions (Urban 2007; Inglehart 1997). However, the application of such frameworks to other regions such as SSA remains controversial, as the authors appear to believe that there is a homogeneous cultural character in the national culture within the different nations. Therefore, in the context of SSA, which this study focuses on, it is imperative to identify an entrepreneurship framework that leverages applicable cultural measures

developed in the SSA context, in order to accurately determine their impact on entrepreneurship in the region.

c) What type of entrepreneurship is prevalent in SSA?

A leading perspective in the entrepreneurship literature states that societies can develop a type of culture that supports entrepreneurial activities (Shapero 1984; Steyaert 2007; Kuada 2014). In support of these studies, Hilson *et al.* (2018) find that the social pressure individuals face in a society compels them to engage in entrepreneurial behaviour in some cases. Therefore, it is expected that in a society dominated by opportunity entrepreneurship, there is likely to be a culture that encourages innovation and supports people who are willing to start businesses.

Thus, culture can play a role in the creation of both necessity- and opportunity-based entrepreneurship (Reynolds *et al.* 2002). Studies also suggest that high-income countries create more opportunity entrepreneurs than low-income countries, as affluent countries as such offer more job opportunities, because there is less pressure on people living in such countries to start a business to survive, while in the low-income countries more necessity-based entrepreneurs are emerging.

This is due to the pressure to build a livelihood (Fitch & Myers 2000; Ajide 2020). This study, therefore, finds it purposeful to understand the nature of SSA entrepreneurs based on their ability to innovate and create, which is, in part, derived from their culture. This allows for a clearer understanding of the link between culture and entrepreneurship in the region.

d) Why is culture an important factor in the development of entrepreneurship in SSA?

The claim that some societies have a greater propensity towards entrepreneurship than others points to the unspoken relationship existing between them. Weber (1904), in support of this relationship, argues that cultural and religious factors can help explain the differences in entrepreneurial activity at the societal level. Furthermore, McClelland

(1961) argues that socialization factors such as family background and religion determine an individual's level of achievement, culminating in an entrepreneurial propensity.

Thus, the occurrence of entrepreneurism is associated with the occurrence of specific cultural constructs (Shane 1992; Hafer & Jones 2015). In the context of SSA, where values of collective reliance and community networking are strongly upheld, evidence in the literature shows that such cultural values have both enabling and constraining effects in the shaping of entrepreneurs (Mungai & Ogot 2012). Over-reliance on the community has been found to limit innovative behaviour and reduce entrepreneurial aspirations, while community connectedness promotes entrepreneurial activity (Vershinina *et al.* 2018). Given these mixed results, it is pertinent to understand the role of culture in developing entrepreneurship in SSA.

Significance of the study

This study examines how culture affects entrepreneurship and describes the motivation behind entrepreneurship. In determining this relationship, research has shown that culture plays a crucial part in building the characteristics of society, including its economic practices (Coen-Pirani 2004; Asongu 2013; Huggins & Thompson 2015). Because of this, scholars have focused on understanding the different aspects of culture with a view to determining its outcome on individual and national development. Cultural studies have therefore remained dominant in entrepreneurship research (Hayton *et al.* 2002; Giorgi *et al.* 2015).

Culture differentiates one society from another through different behaviours. The differences in behavioural patterns help to clarify the different entrepreneurial outcomes across countries. Therefore, it has been found in the literature that culture either facilitates or constrains entrepreneurship development (Giorgi *et al.* 2015). Furthermore, Svejenova *et al.* (2016), in their research on what drives innovation in European and North American economies, find that culture not only provided the setting or path for entrepreneurship to thrive, but also provides the tools for constitutive entrepreneurial

activity. Drawing on both insights, this study will be adding to the literature on culture, with a focus on developing countries in the SSA region.

Specifically, this work seeks to identify the type of culture that is prevalent in the SSA region, particularly in British colonies, and hence the results of this study have wider implications and potential application in many other African countries. In addition, the study serves as a reference point to entrepreneurs themselves, and other interested stakeholders including policymakers and donors agencies. It is hoped that the results will help reinforce existing efforts that are already in place to promote entrepreneurship, in order to reduce poverty and unemployment in SSA.

The study serves as a springboard for academics and consultants with a similar focus, particularly in developing countries Therefore, this study constitutes a topical and important issue, especially given the need to develop entrepreneurship in SSA to contribute to the reduction of high levels of unemployment in the region.

Beyond the problems of unemployment, the increasing research into the SSA context in analysing the type of culture in the region and how it affects entrepreneurial activity also makes the study significant.

1.9   Structure of the thesis

After discussing the background, objectives and relevance of the study, the structure of the remaining chapters of the thesis is organized as follows. The next chapter, Chapter 2 of this study, is an overview of the literature relevant to the subject at hand. This overview provides a basis for understanding the occurrence of culture and entrepreneurship in SSA. The body of literature reviewed in this chapter assesses the factors that motivate entrepreneurs in SSA and positions the theoretical framework of this study. The definitions of culture and entrepreneurship are likewise unveiled in this section.

Having considered the relevant theories in Chapter 2, the review of literature continues in Chapter 3, which draws upon the theories that focus on evolving culture, with a view to providing the theoretical framework and hypothesis for the study.

Building on insights from the Inglehart cultural framework, a theoretical framework underpinning the advancement of entrepreneurship founded on culture at both individual and country level is developed in this chapter. It is also in his chapter that the hypotheses to be tested in this study are proposed.

After selecting the theoretical framework used in the study and formulating the study hypotheses, Chapter 4 addresses methodological issues. The chapter provides a synopsis of the philosophical assumptions that form the basis for selecting the research approach used in this study; discusses the researcher's stance towards research; and presents a case for the mixed-method case study approach employed in this study, consisting of elements of data analysis using secondary data, semi-structured interviews and a survey. Also in Chapter 4, the researcher introduces the research strategies and presents arguments for the methodology used in this study to afford a deep and robust analysis. In conclusion, the chapter explains the instruments of data collection used, including the application of the Delphi model, which consists of semi-structured interviews and questionnaires.

As discussed in Sections 1.2 and 1.5, entrepreneurship studies have tended to focus their attention on Western and Asian countries; and the applicability of findings from such studies to SSA remains disputed, because norms and traditions vary across regions. Thus, the focus of this study is to create cultural measures appropriate for SSA to determine their impact on entrepreneurship in the region. Chapter 5 discusses the results of the first segment of the quantitative study conducted in the first phase of this study. The relationships proposed in the theoretical model introduced in Chapter 3 are tested using regression analysis, and the results are presented. The overall aim of Chapter 5 is therefore to identify cultural variables that influence entrepreneurship in SSA at an individual level.

In addition to the individual-level analysis in Chapter 5, the study adopts the country-level classification of culture to conclude on the impact of culture on a multilevel basis, using measures of culture at the individual level and entrepreneurship at the group level.

This analysis follows a common characterization that culture is seen as a group-level reflective construct in the literature, and therefore can be operationalized at the country level. Chapter 6 tests the relationship between culture and entrepreneurship in SSA, using multilevel models at the individual and national levels. In particular, for the entrepreneurship factors, logistic regression is performed, since the dependent variable is binary and classifies respondents as either an entrepreneur or not an entrepreneur.

Chapter 7 presents the results of the second phase of the mixed-method study (qualitative study), which aimed to investigate *how* and *why* the particular aspects of cultural constructs affect entrepreneurship in SSA. As described in Section 1.5, the objective of the qualitative analysis was to augment the results of the quantitative findings in Chapters 5 and 6 of the study. In this chapter, the relationships identified in the quantitative analysis are examined thematically.

Chapter 8 attempts to bring together the three sets of analysis of this study, with the quantitative and qualitative analyses being brought together, and to explain the possible outcomes. Consequently, the theoretical framework introduced in Chapter 3 is revised to include the results of the mixed-method analysis in the study. This allows for the creation of a new cultural model of entrepreneurship specifically for SSA, oriented towards the existing literature and theories, but also informed by the new empirical work.

Therefore, the overall objective of this study is to determine the impact of culture on entrepreneurship in SSA, given the need for entrepreneurship to thrive in SSA to create prosperity and equal employment opportunities for all. The adoption of an explanatory mixed-method analysis in this study, supported by existing literature, makes it possible to visualize this impact. Conclusions from the study and future research directions are therefore outlined in Chapter 9, to illustrate the main contributions of the study.
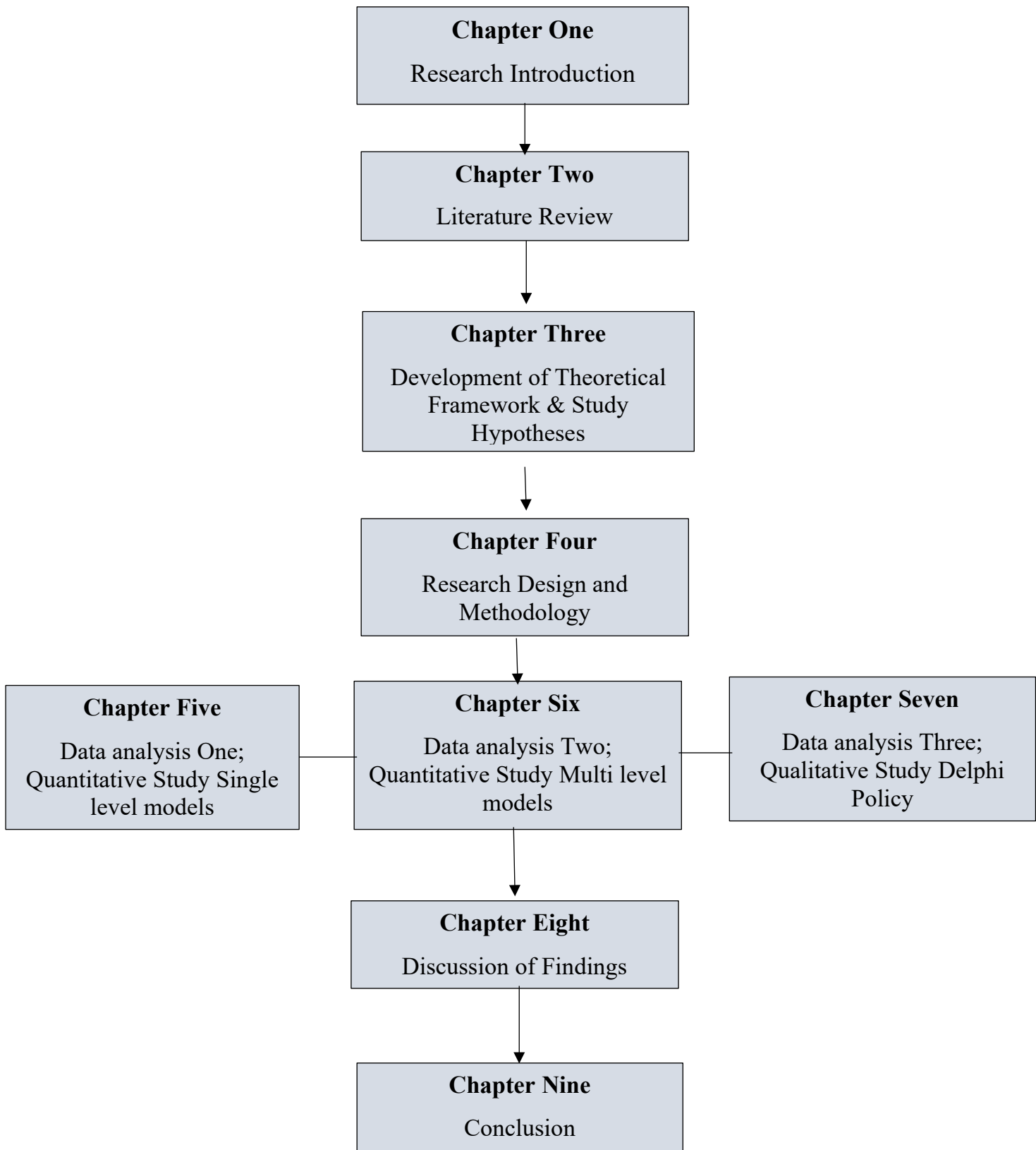
Figure 1. 6. Structure of the thesis

1.10 Thesis Statement

It is generally acknowledged in the literature that culture plays a crucial part in entrepreneurship development. Recent findings indicate that this may not be a "silver bullet" for the development of entrepreneurial activities in SSA, given its effect on entrepreneurial intentions, especially in developing countries. Therefore, this study argues that the culture in SSA has the potential to support and nurture entrepreneurial intentions and thereby solve the region's unemployment crisis.

1.11 Chapter summary

This chapter has provided an overview of the thesis, by presenting the background of the study, its context, and its aims and objectives. In addition, an outline of the work has been presented, followed by a statement on the significance of the study. The objective of the next chapter is to review the literature on the prevalence of entrepreneurship in SSA; to provide the definitions of culture and entrepreneurship, as used in this study; and to identify the knowledge gap that this research aims to fill.

Chapter 2: Literature Review

2.1 Chapter overview

This chapter explores and examines how culture and entrepreneurship are conceptualized and treated theoretically and empirically in the literature. This then allows a rationale to be developed for how they are examined, addressed, and utilized in this thesis. The chapter is divided into two parts; The first part focuses on the origins and definitions of culture and entrepreneurship. This is followed by a discussion of some of the theoretical perspectives and empirical operationalizations of culture and entrepreneurship that have been advanced by prominent researchers and authors to understand their applicability in the context of SSA entrepreneurs.

2.2 Definition of entrepreneurship

According to the Oxford Dictionary of Business and Management (5th edition 2009), an entrepreneur is "an individual who undertakes (from the French *entreprendre,* to undertake) to supply a good or service to the market for profit." However, the definition of entrepreneurship has been interpreted from various perspectives by academics and the business community. Its definitions range from the operation of small businesses to the creation of new ventures and risk-taking (Jack & Anderson 1999). Since entrepreneurship is multi-dimensional, to date there is no universally-accepted definition of the concept. The existence of many and far-reaching definitions of entrepreneurship is probably based on the fact that it has its roots in several research areas, including economics, management, organizational behaviour, sociology and psychology, and can therefore be defined from different perspectives (Verheul *et al.* 2001; Gedeon 2010).

The challenge with all definitions of entrepreneurship is that, while they summarise all of the characteristics of the concept, none of these definitions provide a complete picture and they therefore run the risk of being so broad as to lead to a loss of focus when

applied in studies. Adding to the complexity is the multidimensional aspect of the concept, which is identified within different disciplines of study.

One of the earliest scholars to define entrepreneurship was Schumpeter (1942), who proposed that *"entrepreneurship is the creation of new products and services using new combinations."* (1942, p.132). In his conceptual model for describing entrepreneurship, which is considered as a breakthrough in entrepreneurship studies, Schumpeter emphasized the role of the entrepreneur as being an innovator, developer and promoter. To be classified as an entrepreneur, a person takes an initiative and recognizes technical improvements that they can successfully bring to the market (Samuelson 1980). Thus, the soul of Schumpeterian entrepreneurship is innovation, and his ideology is "Innovate or perish"; and the reward for such innovation is profit.

In support of Schumpeter's theory, Shane and Venkataraman (2000) propose that entrepreneurship is a self-motivated form of economic behaviour, in which individuals recognize available opportunities and resources. It is the process of identifying those opportunities that create or unlock value from the formation of ventures that pool resources to make a profit. Most economic theories consider entrepreneurship as a factor of production in a dynamic economy where profit is the reward (Basu & Goswami 1999).

Furthermore, the Global Entrepreneurship Monitor project (GEM) defines entrepreneurship as:

> "*any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business*" (2009, p13)

One perspective of this study, which focuses on Nascent Entrepreneurship and Total Entrepreneurship Activity (TEA), adopts the definition of GEM for two reasons: firstly, in the context of Africa, the concept is likened to self-employment, where self-

employment refers to individuals who employ themselves by becoming business owners rather than seeking paid employment.

This is consistent with the findings in the literature that the majority of the SSA entrepreneurs are self-employed and operate largely as small informal businesses that are established on the basis of necessity to survive (Agu Igwe & Ochinanwata 2021).

While existing studies contribute to our understanding of the entrepreneurial identity, they do not fully capture the intricate contextual factors influencing the emergence of these entrepreneurs. Within the African context, research indicates that the social, economic, and political milieu significantly shapes individuals' propensity towards entrepreneurship (Kuada 2015). In developing countries, entrepreneurship often arises not from choice but from necessity, as emphasized in this investigation. Given the focus of our research on the SSA context, it is essential to acknowledge that a considerable proportion of entrepreneurial activities in the region can be classified as necessity/subsistence level enterprises. These are businesses initiated out of necessity, driven by the urgent need to address economic hardships, unemployment, and limited access to formal employment and essential services (Williams & Youssef, 2015).

The concept of necessity entrepreneurship remains highly pertinent in this setting, especially since this study primarily draws data from Afrobarometer and GEM, which primarily emphasize small businesses at their nascent operational stage, established as a means of survival and employment generation. Consequently, these enterprises exhibit low growth potential due to obstacles such as a lack of social support and funding. In part reflecting these challenges associated with low margins and profitability, entrepreneurs in this category often prefer operating informally, avoiding formal business registration due to perceived capital-intensive requirements that are incompatible with the modest scale of their operations (O'Donnell et al., 2021). In conclusion, understanding the complexities of entrepreneurship in the African context necessitates an exploration of the underlying contextual factors, which result in a high prevalence of necessity-driven ventures. By drawing from Afrobarometer and GEM data, the researcher gains valuable insights into the landscape of early-stage micro-organizations and the challenges they encounter, shedding light on the unique dynamics

of entrepreneurship within the SSA region. Based on the preceding discussion, entrepreneurship in this study is characterized as the process by which individuals identify and create business opportunities driven by necessity and the need for survival, rather than being primarily motivated by innovation or personal ambition.

Nevertheless, the literature indicates that there is a difference between entrepreneurship and small businesses, as small businesses operate on a small scale with the motive of making profits, while entrepreneurship involves the introduction of a unique product or service. Nonetheless, entrepreneurship and small businesses are often intertwined, because small businesses are seen as the heart of entrepreneurship (Acs 1992). In the context of SSA, small businesses are a route to entrepreneurship, as SMEs dominate the African business market more than anywhere else in the world. Hence, the distribution of businesses in SSA is skewed towards small firms (Tybout 2000).

The lack of agreement on the definition of entrepreneurship implies that measuring it is also a challenge. With these definitions in mind, this study proposes to construct a working definition of an entrepreneur in the context of SSA, as someone who owns and manages a business to generate income for consumption. In many cases, such an individual is synonymous with a small businessperson. The focus of small businesses in SSA has shifted from simply providing only social goods for profit, to being a vehicle for larger entrepreneurship (Thurik & Wennekers 2004).

2.3 Entrepreneurship in the SSA region

In SSA, as in many African countries, the informal sector is emphasized in the economy as it is larger than the formal sector, and controls the urban and rural landscapes in the region. The informal sector consists of vendors and other small business owners who focus primarily on buying and selling non-exportable goods and services. The proportion of these entrepreneurs also considered as owners of informal entities for 2019 was estimated at 91.6 percent, as shown in Tables 2.1 and 2.2.

Africa		Africa	Northern Africa	Sub-Saharan Africa	Central Africa[25]	Eastern Africa	Southern Africa	Western Africa
1	**Share of informal employment and its components in total employment**[26]	85.8	67.3	89.2	91.0	91.6	40.2	92.4
	In the informal sector	76.0	58.1	79.2	83.5	82.9	27.6	79.6
	In the formal sector	5.5	8.4	5.0	6.9	4.8	4.9	4.4
	In households	4.3	0.7	5.0	0.6	3.8	7.7	8.3
2	**Share of non-agricultural informal employment and its components in non-agricultural employment**	71.9	56.3	76.8	78.8	76.6	36.1	87.0
	In the informal sector	59.2	46.2	63.3	63.4	59.6	23.5	76.9
	In the formal sector	9.4	9.2	9.5	14.5	11.4	5.0	7.0
	In households	3.4	1.0	4.2	0.9	5.8	7.6	3.2

Table 2.1 Key indicators for the size and composition of the informal economy in Africa (by percentage)
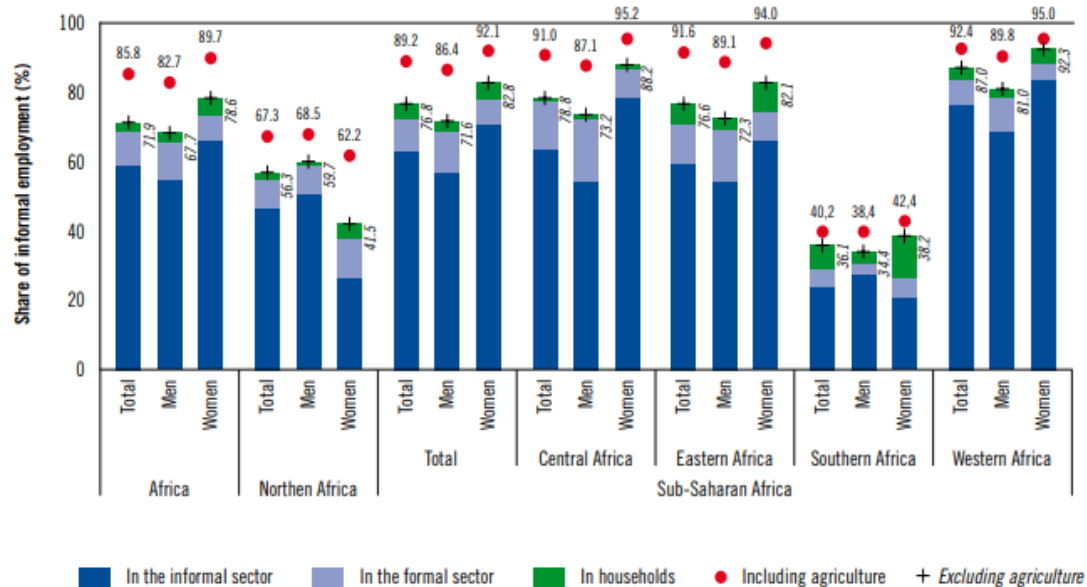
Source ILO, 2019

Table 2.2 Components of informal employment as a percentage of total employment: the informal sector, formal sector and household sector in Africa (by percentage)

Source ILO 2019

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In addition, the ILO (2019) estimates that the informal sector accounts for more than 66 percent of total employment in the region; and in terms of the motivation to start a business, 55 percent of people in the informal sector start their business out of need and see it as an opportunity to generate income. This implies that many entrepreneurs in SSA are necessity driven and not opportunity-oriented.

Additionally, studies have attributed this to the fact that informal businesses in the region have low entry costs and do not require commercial skills. Starting a small business in SSA therefore offers an opportunity to earn a decent wage, which may not be possible with formal business employment (Ufere *et al.* 2012; ADB 2013; Medina *et al.* 2017; Agu Igwe & Ochinanwata 2021). Other studies also claim that the increase in informal enterprise is because African countries lack the capacity to provide institutional support to entrepreneurs, leading to high rates of informal businesses (Edoho 2016; Baicu & Corbu 2016).

Despite this, it has historically been difficult to capture the impact of entrepreneurship on an economy in the context of SSA countries, as it has been difficult to find appropriate data that can be used to analyse it (AFB 2011). However, in recent decades, there has been a considerable increase in the knowledge of entrepreneurship and economic growth in Africa. This trend can be attributed to the proliferation of ICT, which has enabled electronic networking and facilitated the efficiency with which new and existing knowledge is disseminated. This networking has enabled scholars from different locations to collaborate and improve their findings in various fields. Recently, the availability of the GEM, one of the main sources of information on entrepreneurship at the international level, has enabled an empirical study of entrepreneurship growth and its impact on countries' economic growth at both the individual and country levels (Tchamyou 2014; Asongu 2015a; Asongu 2015b).

Since the dawn of democracy in the 1990s, SSA has witnessed a period of enterprise development and growth. Significant changes have occurred in SSA, which have led to the rise of entrepreneurs in this developing market. However, due to factors such as a lack of skills, of education, of venture support programs and a poor mindset towards

businesses, entrepreneurism has failed to grow to the desired level in the region (Kiggundu 2002).

As highlighted in Section 2.3, small businesses account for a significant portion of industrial activity in SSA countries and play some defined roles in supporting and empowering the growth of nations (Mwobobia 2012). Nonetheless, the operating environment poses a challenge for starting businesses in the region. There are many factors, both financial and non-financial, ranging from unfavourable culture, unfavourable laws and lack of support to corruption, that hamper entrepreneurial activities (Kiggundu 2002; Atiase *et al.* 2018; Jones *et al.* 2018). Notwithstanding the challenges, SSA needs an enabling environment for entrepreneurs not only to develop, but also to grow, because creating a supportive entrepreneurial environment fosters productive entrepreneurship, thereby stimulating economic growth and improving people's welfare (Dana *et al.* 2018; Ratten & Jones 2018).

Regarding the motivation to become entrepreneurs in SSA, Benzing & Chu (2009) found that African entrepreneurs are largely necessity-based entrepreneurs, as most of them are pushed to start a business for economic and employment reasons. Many get involved in micro-enterprises due to economic pressure. With no safety net or state benefits to fall back on in hard times in SSA countries, people who are in informal occupations must find ways to survive. Such people regard small businesses as their livelihood and thus starting small businesses is their default state (Salimah *et al.* 2007; Wang *et al.* 2007).

Bogenhold (1987), distinguishes between entrepreneurship driven by the need for survival and entrepreneurship motivated by the need for self-fulfilment, which studies refer to as "pull" and "push" entrepreneurship. Pull entrepreneurship assumes that a person has a strong desire to start a business (Walker & Brown 2004; Segal *et al.* 2005; Salimah *et al.* 2007; Wang *et al.* 2007). This desire arises from several factors, including but not limited to the need to be financially independent in terms of having a place of internal control; the ability to pursue a business opportunity; the need to leverage expertise; and as an alternative to retirement (Nasiri & Hamelin 2018).

On the contrary, "push" motivation is a desire to start a business venture owing to unfavourable external conditions, including a lack of employment and a need for income. Because it is the "push" motivation that drives most entrepreneurship in SSA, "making a living" motivates people to become business owners in the region. Furthermore, a lack of investment opportunities forces entrepreneurs to start a business because they want to improve their livelihoods (Chu *et al.* 2007).

Likewise, GEM suggests two main reasons why an individual becomes an entrepreneur: mainly, the unearthing of the exploitation of an opportunity untapped by others, followed by necessity when entrepreneurship is viewed as a last resort (Reynolds *et al.* 2002). This leads to the classification of entrepreneurs into two categories: "opportunity-based", i.e. those who enter the business as a career choice; and "necessity-based" entrepreneurs, who start businesses because they lack better or satisfying job opportunities (Shane & Venkataraman 1997; Reynolds *et al.* 2002; Kodithuwakku & Balunywa 2006; Hechavarria & Reynolds 2009).

According to GEM, the population of necessity entrepreneurs in a country varies in direct proportion to national poverty level and, by implication, necessity-based entrepreneurship is more common in developing countries than in developed countries. On the other hand, opportunity entrepreneurship is found to be primarily driven by innovation; and individuals can pursue innovation because they have other alternatives for earning a living. Such a lifestyle promotes a desire to become an opportunity entrepreneur, while necessity entrepreneurship countries show the opposite. This assessment uncovers the dimension of entrepreneurial activity in SSA, which falls under the umbrella of necessity entrepreneurship. This analysis may partly explain why a significant proportion of small businesses that are newly established in SSA each year close down within the first two years of operation (Van Praag 2003; Almus 2004; Persson 2004; Atiase *et al.* 2018).

In terms of earnings, studies show that necessity-driven entrepreneurs tend to earn less from their businesses, because they operate in less profitable industries (Block *et al.* 2010). This is exacerbated by the fact that most necessity-driven entrepreneurs are generally less well-educated and lack the necessary skills to be successful in their

ventures. Due to this lack of skills, they cannot take advantage of opportunities and are usually unwilling to take risks, for fear of losing out on their investment (Thurik 2007).

It is often challenging to quantify the economic impact of SSA entrepreneurial activities on account of the fact that they are mostly necessity-driven and aim to solve the proprietor's problems and a minuscule part of the region's unemployment by offering employment to a few others. As such, the impact is largely seen at the individual level, rather than at the national level (Bewayo 1995; Brixiova 2010). Nonetheless, it is important to recognize that there also exist opportunity-based entrepreneurs in the SSA region whose motivation is derived from their previous experience and/or skills. Such entrepreneurs have a high level of education, e.g., university degrees, and skills acquired over a wide range of years of professional experience (Rogerson 2001). Entrepreneurship, in their case, is usually associated with innovation or the desire to improve an existing product or service, and thus with a career choice (Persson 2004; Brixiova 2010).

For instance, individuals in law firms and accounting firms, as well as electricians and mechanics who previously worked for large companies in SSA, may eventually use their expertise and a desire for independence to start their own business. This succeeds so well that it is cheaper to purchase services from such entrepreneurs, because the quality of the services is equally good compared to the market leaders (Persson 2004). For such entrepreneurs, running their own business is a natural progression given their qualifications and previous experience in fields such as law and business. Entrepreneurship, therefore, becomes a lifestyle choice and is usually combined with innovation or the reproduction of existing business approaches.

Although the performance of entrepreneurs in SSA has been described as weak, there is ample potential for businesses but, due to limited research into African entrepreneurship, little is known about this area, creating a gap in the literature on the influence of entrepreneurship on economic growth (Naude & Havenga 2007; Kshetri 2011).

While SSA ranks highly in terms of entrepreneurial intentions globally, the region remains less prepared to capitalize on this motivation, as many people are being pushed into entrepreneurship and lack the skills to change the dynamics from necessity-based to opportunity-based entrepreneurship, which is the bedrock for economic growth and development (Adenle 2017; Ferreira *et al.* 2017).

2.4 Definition of culture

To accurately define culture, it is vital to understand the notion and put it into the right perspective. Hofstede (1980), a widely cited author in cultural studies, defines culture as the value systems that are peculiar and shape the development of certain behaviours and norms in a society. Such value systems create the motivation for a society to engage in actions that are uncommon in other societies (Hofstede 1980). In support of this definition, Friedman (1994) and Jeanquart-Barone & Peluchettee (1999), state that a society's way of life can be depicted from how the individuals in a society think, act and behave; and this is what translates into their culture.

Similarly, Huggins and Thompson (2016), in their study on understanding the reasons for the differences in rates of entrepreneurship across communities in Britain, define culture as consisting of the overarching mindsets that underlie the functioning of a society. Culture, therefore, determines a society's identity, in the same way that an individual's identity is determined by personality.

More contemporary definitions of culture describe it as a tool for problem-solving, as it allows individuals to understand the behaviour of others and, consequently, to take the type of action required in line with a specific type of conduct or behaviour (Trompenaars 1993). Community culture, therefore, helps individuals and communities to cope with both the external and internal challenges that they may face (Schein 1992). In summary, individual action does not emerge from a social vacuum, but from a set of cultural norms and standards that shape their culture over the long term (Fink *et al.* 2007; Halliru 2013).

Having defined what culture is, it is necessary to consider how it persists and is transmitted from one generation to the next. Studies show that culture is shaped on two levels: the micro-level, through collective thoughts, attitudes and beliefs of individuals such as family, friends and community members (Geertz 1993; Jeanquart-Barone *et al.* 1999) and the macro level, through ethnicity, language and religion (McSweeney 2002; Jenks 2004). People acquire a set of values and norms from family members and social institutions during their formative years. These values and behaviours invented, discovered or developed by a community or group contribute to the formation of a society's culture (Hawkins *et al.* 2004).

Individuals learn about their culture through a process of cultural transmission (Litina *et al.* 2016; Taylor & Thoth 2011). Taylor *et al.* (2011) define cultural transmission as a process through which attitudes, norms and values of a group are passed on to others within the group. At the micro level, individuals learn about culture from their surrounding family, friends and community members. Culture is transmitted through signals in the form of words, attitudes and behaviour (Geertz 1993).

At the macro level, culture is transmitted through influences such as religion, language, media, education and politics (Hofstede 1997). The signals communicated at both micro and macro level create social pressure on individuals to conform to the pattern, thus creating a specific type of culture, and in some cases ensuring the upholding of and conformity to cultural norms. Such signals become the common identity of society.

At the macro level, culture can also be transformed by encountering another culture; this can be done through trade interactions and migration. However, the success of this transfer depends on the attraction of the people to the other culture. In the case of SSA, for example, the plantation farming culture introduced by the British during the colonial period survives today, because it has proven to be worthwhile. The adaptation of plantation farming led to the development of agriculture in all the British colonial states. This adaptation was equally applicable to the case of religion, where Africans chose to abandon their traditions to embrace Christianity as their new way of life (Gerrand & Nkomo 2020).

The transmission of culture promotes conformity to shared values and becomes an individual's underlying principles of what they believe to be right and wrong (Bates *et al.* 2002).

Culture is mostly theorized as a system that is multidimensional; and arises from individuals' interaction with their environment, affecting behaviour. Numerous cultural theories show that the multidimensionality of culture results in part from its simultaneous composition of multiple elements, including assumptions, values and belief systems (Martin 2002). Accordingly, the cultural profile of an individual can be viewed as a combination of several group affiliations (Chao & Moon 2005). This understanding helps explain the importance of adopting a fragmented approach in cultural studies, which is also the approach used in this study. As highlighted in Section 1.5, when approaching culture as a multi-dimensional construct, its etic and emic determinants can easily be revealed in a given context (Martin 2002; Miller 2002; Varjas *et al.* 2005; Fetvadjiev & Van de Vijver 2015). Consequently, the values that form a culture in any society provide a reliable framework that can be used to understand how different communities embrace entrepreneurship (Krueger *et al.* 2013).

2.4.1 The SSA culture

A cursory look at SSA shows that both negative and positive aspects are embedded in the culture that contributes to the development of a society and personality. On the positive side, the culture encourages reciprocity, which is echoed in the idea of "ubuntu". Ubuntu emphasizes the principle that you must help others as you would like to be helped by them. It also focuses on operating as a collective society, rather than as an individual. In addition, there is an emphasis on respecting elders and sharing your possessions with the community (Mufune 2003; Agu & Nwachukwu 2020).

Second, the relationship orientation of African culture thrives on a problem-solving approach. Most Africans are found to be cooperative and less confrontational because authority is respected. This attitude tends to promote long-term relationships (McGinnis 2005).

The argument that African culture is supportive has been made by Gyeke (1995, 1997) and Munene *et al.* (2000), who argue that the SSA region, while known to be traditional and conservative, represents a cultural community that accepts diverse individual preferences.

As expounded in Section 1.5, the legacy of colonialism has left a lasting impact on the culture of SSA, evident in various aspects such as weak governance structures, unequal distribution of wealth, inadequate infrastructure, a deficient education system, and insufficient healthcare systems. These factors have collectively contribute to the increase in unemployment levels and a lack of financial independence in the region.

Nonetheless, part of the weakness of the African culture is that it tends towards authoritarianism. As Wiredu (1980) states, in an authoritarian society little emphasis is placed on the independence of the younger generation's thinking. In support of this claim, Saeed *et al.* (2014) and Stephan and Pathak (2016) argue that people in authoritarian cultures are willing to trade their voice for more predictability, leaving them with little room for innovation.

Traditional African culture is also known to dissuade the use of an experimental approach, because most people believe in having respect for their elders and those in authority. As such, people avoid being precise in their conversation. The lack of experimental qualities in the region contributes to their lack of technical and industrial skills, when compared to their western counterparts (Stephan & Wiredu 1980; Pathak 2016).

Furthermore, the conservative nature of communities means that most people prefer to do things in line with their traditions, creating a barrier to development and preventing people from fully benefiting from industrial advances (Bodunrin 1985; Kiggundu 2002). In addition, there is an inflexible acceptance of beliefs, which negates the cultivation of an attitude of rigorous inquiry and productive minds. For Africa to develop, aspects of the traditional culture that obstruct the development of the growth mindset must be changed (Hountondji 1983; Kiggundu 2002). It has been argued that in many ways the

SSA communal system is not very conducive to business and investment and can lead to entrepreneurial intolerance (Munene *et al.* 2000).

Literature has shown that every culture is deficient in some areas, hence the need for cultural borrowing to meet these demands. However, in attempting to embrace a new culture, every society needs to curtail its cultural appetite, so that only the cultural values conducive to its purposes and ambitions are borrowed (Ibanga 1999; Agu & Nwachukwu 2020).

Studies suggest that although people are generally the same, they differ in how they affect their environment. Based on behavioural theory, it has been found that some common behaviour patterns are inherent to entrepreneurs across the globe (Smallbone & Welter 2009). Over the past three decades, studies of national culture within the entrepreneurship literature have helped to explain the reasons for the differences in activities across countries (Hayton *et al.* 2002; Baughn & Neupert 2003; Soares *et al.* 2007; Hechavarria & Reynolds 2009; Wennekers *et al.* 2010; Hayton & Cacciotti 2013). Despite extensive research into the existence of a culture that supports entrepreneurship and theories about the link between national culture and the entrepreneurial process, the question remains whether there is a specific type of culture that is more conducive to the development of entrepreneurship.

2.4.2 The role of culture in entrepreneurship

Having looked at the type of culture that is prevalent in SSA and how it affects entrepreneurship in the region, the next section attempts to make the connection between culture and entrepreneurship. According to Vernon-Wortzel & Wortzel (1997), culture plays a central role in the discussion of entrepreneurship, because it can be used to predict a society's attitude. A supportive cultural system forms the basis for the acceptance of entrepreneurial tendencies, and this acceptance makes an entrepreneurial career more viable. In addition to accepting entrepreneurship as a norm, it has been found that the level to which the community is willing to provide resources, such as capital, to nascent entrepreneurs not only helps them grow their businesses, but also

gives them a positive clue as to how much they can rely on their community for emotional and financial support (Aldrich & Martinez 2003).

Thus, when attempting to understand the entrepreneurial behaviour of a community or grouping, it is appropriate first to examine its culture and the underlying value systems that define its behaviour towards entrepreneurship.

Evidence in the literature confirms that traditions and beliefs can affect economic performance at the individual, group or national level (McClelland 1961; Mokyr 2011). A growing number of studies have attempted to establish the relationship between culture, innovation and entrepreneurship, and others have looked at the relationship simply between culture and entrepreneurship. The results of these studies show that culture has a direct impact on a person's sense of innovation and even on their entrepreneurism (McClelland 1961; Udofia 2010; Mokyr 2011; Huggins & Thompson 2015; Gorodnichenko & Roland 2017); while still, others have found no relationship between the three variables (Urban 2006; Gorodnichenko (2010).

In support of a relationship between culture and entrepreneurship, Williams *et al.* (2015) argue that the societal response to entrepreneurial behaviour is shaped by socio-cultural values. Such values can therefore be responsible for the promotion or inhibition of entrepreneurial activity. Similarly, Valdez & Richardson (2013) found that information awareness and knowledge that are acquired through cultural transfer are important predictive factors in business creation. Cultural and entrepreneurship scholars are therefore concerned with the question of how cultural frameworks can promote entrepreneurship (Busenitz *et al.* 2000; Williams *et al.* 2015). Similarly, Benzing *et al.* (2009) and Gray *et al.* (2006), in their studies of the influence of culture and gender on Turkish and Moroccan entrepreneurs, argue that in Islamic countries most of the entrepreneurs are male because of their culture, according to which women are not allowed to earn money. Thus, the entrepreneurs in Turkey were mostly motivated by a desire to increase income, as the poor economic conditions in the country force men to engage in small businesses to achieve personal economic/financial freedom (Gray *et al.* 2006; Chu *et al.* 2007)). Similarly, previous studies that have used Hofstede's work to examine the link between cultural constructs and entrepreneurship have found that high-

risk avoidance cultures show low entrepreneurship (Bowen & De Clerq 2008; Mokyr 2011).

Correspondingly, Ahluwalia (2007) observed that entrepreneurial activity differs across societies, because of social beliefs and culture. Studies such as those of Blau (1987), Krusell & Smith (1998), Coen-Pirani (2004) and Terjesen *et al.* (2016) provide a body of evidence supporting the notion that cultural values influence entrepreneurial activity. Likewise, Lee & Peterson (2000) suggest that the type of culture that dominates a given society either stimulates or deters entrepreneurial skills. Moreover, Vershinina *et al.* (2018), in their study of how national culture enables entrepreneurship in Kenya, found that there is a link between cultural values and types of entrepreneurial actions.

On the other side of the debate, Urban (2006), in his South African study, attempted to measure the link between Hofstede's (1990) cultural constructs (section 2.5.1) and entrepreneurship, and observed some differences in entrepreneurial tendencies between ethnic groups; and assumes that it is partly the society's beliefs that influence entrepreneurship. The results suggest that there is no clear link between culture and entrepreneurial intentions, as seen in the context of a single country. Gorodnichenko (2010) and Tabellini (2010) held that there is no link between culture and entrepreneurship and found no relationship between social norms and entrepreneurs' level of innovation, noting that treating social preferences and culture as determinants of innovation levels in an African setting is problematic.

Researchers have developed national culture models based on large, diverse samples that are used to describe and measure national cultures. The key to understanding culture and its measurement remains that all cultures must be treated as unique. Hence, all measurement models that have been developed to measure societal values are subject to change (Kluckhohn & Strobeck 1961). Within this stream of literature, scholars have focused on understanding the values, norms and motivations of entrepreneurs across cultures. Yet, the studies conducted so far largely revolve around Hofstede's research, which focuses on cultural values and their impact on entrepreneurial activities.

Hofstede's (1980) seminal study of culture's effects introduced a framework that translated the idea of culture into a construct that can be used for empirical research.

Over time, the application of the framework has spread to various business disciplines including economics and social sciences. Hofstede suggested that culture helps distinguish the members of one human group from another and his framework has inspired thousands of empirical studies, so most cultural scholars have tended to follow his approach (Shane 1992; Urban 2006; Çelikkol 2019). However, his work has not been without criticism, the most common of which is that the study is fixated on a work environment, because it is focused on one organization (IBM), and the results cannot be generalized to the entire world culture system (Søndergaard 1994; Jones 2007).

Williams and McGuire (2010), in examining the relationship between culture and entrepreneurship, further noted that, as discussed in Section 2.4, culture is made up of different parts that work together to create a whole system; and that the effect of culture can only be analysed at a national level when these different cultural aspects are integrated. That way, the connection between culture and economic creativity can be determined (McClelland, 1961). Against this background, this study will use cultural indices to determine the connection between culture and entrepreneurship. By examining how the different cultural attributes interact with entrepreneurship, the relationship between them can be established.

2.5 Theoretical origins of culture and entrepreneurship research

As highlighted in section 2.4, the cultural literature is characterized by different theoretical perspectives and empirical findings (Sekaran 1983; Hofstede 1984; Inglehart & Baker 2000; Ardichvili & Kuchinke 2002). Having laid the groundwork for a relationship between culture and entrepreneurship, the review now addresses how culture is typically measured in such studies. While many scholars looking at the impact of culture on entrepreneurship have used Hofstede's (1980) five cultural constructs (McGrath et al 1992; Wennekers *et al.* 2005), others have applied the nine cultural measures conceptualized by the Global Leadership and Organizational Behaviour Effectiveness (GLOBE) project (Ozgen 2012; Zhao *et al.* 2012); and yet many others have either adapted these measures or created their own.

This section reviews the empirical measures relevant to the study, in order to understand their applicability in the context of SSA entrepreneurs. It should be noted that these theories are widely used in various studies to explain individual behaviour because they represent a systemic way of understanding behaviour or situations by specifying the relationship that exists between certain variables (Davidson and Smith 1982; Montano and Kaspersky 2015). Furthermore, these cultural models explain a wide range of cross-cultural differences, making them useful for predicting behaviour (Kaasa 2021). First, attention is paid to the dominant cultural frameworks before considering proposed alternatives.

2.5.1 Geert Hofstede's cultural theory

The first significant benchmark for the study of culture and entrepreneurship can be found in the work of the Dutch organizational psychologist Geert Hofstede. Hofstede's (1980, 2001) empirical framework on dimensions of culture is a widely-used cultural framework in economics and social science (Sondergaard 1994; Steenkamp 2001). In his study, Hofstede used data from over 60,000 respondents in 70 countries and developed a model that differentiates cultures based on four main dimensions: power distance, individualism, masculinity and uncertainty avoidance. Each dimension was linked to an index that he constructed, based on the demographic, environmental and economic aspects of culture (Kale and Barnes, 1992). His work was expanded in 1991, 2001 and 2005, and is still widely cited by literary scholars. Due to the number of samples used, Hofstede's work remains the most robust study to date (Sekaran 1983; Smith *et al.* 1996).

In addition, the framework is often used in the development of hypotheses for cross-cultural studies (Hofstede 1984, 1991, 2001). Subsequently, as an extension of Hofstede's framework, the additional cultural dimension of long-term orientation was developed by other researchers, which allows for a more in-depth analysis (Rokeach 1973; Chinese Culture Connection 1987; Schwartz 1994).

The subsequent discussion clarifies how Hofstede's cultural measures relate to entrepreneurship. Specifically, power distance, uncertainty avoidance and individualism are associated with entrepreneurial activity (Shane 1993). The dimensions resulting from Hofstede's investigations are discussed below.

Power Distance: This dimension represents the social distance between individuals in a community and reflects the importance of authority in society, as seen in its influence on hierarchical arrangements and the structure of relationships in the family and societal contexts. Hofstede suggests that leaders and their followers approve of the extent of inequality in a society and recognize that power is fundamental in any society. In the context of SSA, there is a strong emphasis placed on power and respect for authority in relationships. Thus, the region reflects a high-power distance (Danışman & Özgen 2008).

Additionally, the power-distance dimension focuses on the commonality of conformance practices. High power-distance societies conform more and are less independent. Where conformity is high, human behaviour becomes more adaptable and easier to control (Doney *et al.* 1998). In support of this concept, Anlesinya *et al.* (2018) found that four of the seven countries included in this study (Ghana, Malawi, Nigeria and Uganda) rank high on the power distance index, suggesting that SSA has a high-power distance.

Uncertainty Avoidance: This dimension reflects society's attitude towards uncertainty. Uncertainty-avoiding cultures stay clear of ambiguous situations and prefer an environment with well-defined rules for prescribed behaviour. The uncertainty-avoiding culture is symbolized by rituals accompanied by rules, such as the paying of a family dowry during wedding ceremonies and the selection of chiefs and other elders in a kingdom. Hofstede argues that, through the use of rituals, individuals feel that they are in control of their future (Hofstede 2001). Uncertainty-avoiding countries are intolerant of opinions that differ from what they are accustomed to. People within these cultures are more composed and rarely express emotions.

Regarding entrepreneurship, uncertainty-avoiding cultures do not take risks and have a negative future outlook, thus the rate of entrepreneurial activity in such societies is usually low (Pizam & Fleischer 2005).

Masculinity-Femininity: This dimension reflects values that are widely viewed as masculine, with individuals tending to be assertive, competitive and result-oriented. On the other hand, feminine societies are usually supportive and show greater appreciation of other people's feelings in caring for others and in providing equal opportunities. Research has found a link between masculinity and entrepreneurship. Countries with high masculinity are very competitive and therefore very innovative and entrepreneurial. Africa's lack of wealth can also be partly explained by its culture, as countries with high femininity are more likely to measure success by the quality of life, so the urge to compete in order be to be seen as an achiever is of little interest.

Individualism-Collectivism: This dimension is a measure of the extent to which individuals depend on their community for activities such as decision-making and problem-solving. In societies with strong individualistic tendencies, individuals only concern themselves with matters affecting themselves and their direct relationships while, in a collectivistic culture, there is a sense of group belonging and individuals are aware of their role in the community and motivated to take care of its other members. SSA is known for its communal way of life and therefore scores highly on collectivism (Hofstede 2001). Furthermore, people in the region are organized into community groups classified as extended families, which protect each other from other groups. The formation of cohesive in-groups is possible, due to the social and cultural order (Becker 1995).

Since collectivist societies are known to succeed in entrepreneurship, for instance the Japanese and the Chinese, researchers have suggested that SSA might also thrive in collective entrepreneurship, if it can leverage the social cohesion that exists within community groups.

Long-Term vs. Short-Term Orientation: Also referred to as Confucian dynamism, this dimension was discovered by Michael Bond in 1988, based on an analysis of 23 countries using the Chinese Value Survey.

It is described as the attitude of society towards the future. A society that scores low on this index is considered short-term oriented, also known as monumental, while those with a high index score are deemed to be long-term oriented (flex-humble). The virtues that characterize short-term orientation include having national pride, maintenance of tradition and participation in social activities. Since short-term orientation is more traditional, such societies resist change and avoid taking unnecessary risks; there is therefore expected to be a negative correlation between short-term orientation and entrepreneurial activity. On the other hand, cultural values such as patience and perseverance, which are associated with long-term orientation, are important virtues that entrepreneurs should possess. There is thus a positive relationship between long-term orientation and entrepreneurship (Hofstede & Minkov 2010; Minkov & Hofstede 2012a).

Critical Examination and Assessment

Though Hofstede's work is lauded for laying the foundation for building cross-cultural research theories, it was not without shortcomings. First, the results of this study may not be relevant to the modern world, since his empirical work took place between 1967 and 1973, and the results may be outdated. Secondly, other researchers have questioned the applicability of the study's results to different types of culture, arguing that the result could change if other samples were to be used for this study, consequently creating different dimensions for different nations. Hofstede's study has also been criticized for ignoring other important facets of culture, such as ethnicity, religion and environment. Therefore, this model has not received much attention from other disciplines naturally more interested in cultural studies, such as sociology and anthropology (Baskerville 2003).

Furthermore, Hofstede's approach was flawed because his findings were heavily reliant on a survey run with IBM employees at the corporate level. This meant that the study results may not apply to social or community work environments (Ailon 2008).

2.5.2 Theories of Fons Trompenaar and Charles Hampden-Turner

Decades later, following Hofstede's work, two researchers, Fons Trompenaars and Charles Hampden-Turner, developed a framework of cultural values derived from the work of Hofstede (1984) and that of Kluckhohn and Strodtbeck in 1961. This is discussed in the next section. While Hofstede's focus was on cultural differences that of Trompenaar was on the connection between culture and problem-solving skills of managers in a business setup. The importance of this study is that it connects culture with leadership, which is a very important component of entrepreneurship. Trompenaars and Hampden-Turner, in their study of 28 countries (1997), developed seven cultural dimensions that help explain the differences in organizational culture between nations, defined as follows:

1. *Universalism vs. Particularism:*

Universalism involves the belief that rules and regulations apply to all situations. This implies that human behaviour should be understood based on universal standards. Cultures that demonstrate universalism ensure that each person is treated fairly and apply rules equally and professionally. On the other hand, particularistic cultures believe that human beings are not equal as such; rules should be tailored to the situation when applied; and that it is the circumstances that determine the action to be taken. Cultures that rank highly on particularism value relationships more, because they have a perception of reality (Doh and Jonathan, 2012). In the context of SSA, which encompasses traditional cultural values, life is seen as communal, and as such the application of collective rights is felt to be challenging (Lakatos 2018).

2. *Individualism vs. Communitarianism*

 Individualistic cultural values are associated with the self. This is where one realizes that one is responsible for one's own actions and their reward comes as an individual and not as a group. This thinking creates an attitude of self-focus. This type of culture is common in highly developed countries, because people are financially independent and do not look to their community for help. These countries include the USA, Canada, the UK, Germany and Australia.

In contrast, community culture is more concerned with the extent to which a community benefits from an action. They value their community more than the individual members. In connection with entrepreneurship, individuals in countries with community values will start a business that benefits the community more than themselves. Africa, China and Singapore are examples of countries with high communitarianism (Akamonye 2021).

3. *Specific vs. Diffuse*

A specific culture recognizes the need for respect and that individuals have private lives. In an organization with a specific culture, work-life and personal life are treated separately. People are usually not comfortable sharing their personal lives with their co-workers. Concerning entrepreneurship, in the specific culture individuals are more concerned with metrics like profits and ignore the value of relationships, which in some cases may lead to business failure for failing to build business networks and share information (Ho 2020).

The diffuse culture values relationships and is open to sharing information, whether private or public. The culture is built on trust and there is a connection between individuals on a human level. Spain and China exhibit the values of a diffuse culture.

4. *Neutral vs. Emotional*

A neutral cultural orientation is known for hiding emotions in most situations but believes in direct communication. Controlling emotions allows a person to act based on correct judgment and not emotions. Therefore, it is difficult to know people's feelings in this culture. Examples of neutral countries are Sweden, Great Britain and Germany. Conversely, the emotional culture freely expresses emotion; and such an attitude is seen as virtuous. Feelings are regarded as part of the decision-making process. The emotional cultural dimension is widespread in Poland, Spain and Latin America.

5. Achievement vs. Ascription

This dimension concerns the award of merit to individuals in a society. The achievement culture values the individual's achievements, and their status and worth are determined by their performance. People are considered successful when they achieve the desired result. However, in ascription culture, status is based on who the person is, and factors such as age, gender and family background determine one's status in society. As such, to be accorded value, you do not have to do anything, because this is an instinctive process.

6. Sequential time vs. Synchronous time

The sequential time culture dimension emphasizes order and includes elements such as proper planning and following procedures. There is respect for time, as seen through punctuality and utilization of schedules. Thus, the concept that "time is money" is held high, because people want to make the most of their time. On the other hand, a synchronic time orientation accommodates elements of flexibility towards plans and commitments. Respect for authority is a leading practice in this culture.

7. Internal locus of control vs. External locus of control

This dimension looks at the control that individuals have over their actions. Internal control culture believes that they are in control of themselves and their environment. This helps them to focus and achieve their goals, regardless of their environmental conditions. The external locus culture holds that their lives are controlled by the environment. They believe that the presence of other forces outside of themselves affect their lives. They believe in feedback as a way of getting affirmation for their actions. External locus of control culture has a low level of innovation, as they have low levels of confidence and are easily discouraged by failure. External locus of control is seen in SSA countries, such as Zambia, Malawi and Botswana

Critical Examination and Assessment

In summary, the Trompenaars dimensions are recognized in the literature and are often applied by researchers as an extension of Hofstede's work, as they not only split the dimensions developed by Hofstede, but also cover other aspects that are not part of Hofstede's work; therefore, they are more comprehensive (Maleki & De Jong 2014). However, Trompenaars has been criticized for his approach, which focuses on managers and professionals, and therefore makes its applicability to society as a whole problematic. Secondly, it is considered patchy, as a society can fall into multiple dimensions, making it difficult to identify the exact culture prevalent in that society. In addition, statistical and validity checks are not provided as part of the work, although mean values are provided for each dimension at the country level, making the results of the study questionable (Ardichvili & Kuchinke 2002).

2.5.3 Ronald Inglehart's model

Ronald Inglehart's work on culture and its connections to various aspects of social life profoundly influenced debates on cultural values. Over time, Inglehart's (1971, 1990, 1997) school has become a research tradition, with well-known scholars such as Christian Welzel (2013) expanding on the original work and refining cultural indicators. Inglehart's research on how modernization affects culture establishes that, as countries progress economically, norms, values and beliefs change in predictable ways (Flanagan 1987; Inglehart 1971, 1990, 1997; McClelland 1961; Welzel 2013). Modernization theory, which is the basis of Inglehart's work, recognizes that when an economy changes from an industrial to a post-industrial state, individuals' worldviews change fundamentally (Inglehart & Baker 2000). With a post-industrial mindset comes an expansion of moral reasoning and empathy, as complex situations must be mastered in trying to cope with changing social diversity (Flynn 2012). Post-industrialism thus leads to emancipation, where individuals acquire social and economic rights resulting into universal autonomies (Welzel 2013).

The Inglehart model (1997) assumes that value change is primarily the result of changing technology and socio-economic factors. The first version of Inglehart's approach, called post-materialism theory, reduced the five levels of Maslow's hierarchy of needs to two basic needs: materialistic and post materialistic[1]. Where materialism is associated with prioritizing material things and safety, post-materialism emphasizes needs on the higher side of life, such as self-expression and autonomy. The second version of the study, using data from four waves of World Value Survey (WVS) waves, reclassifies the post-materialistic cultural dimension into two opposing dimensions: survival/self-expression and the traditional/secular-rational (Inglehart & Baker, 2000; Inglehart & Norris 2003).

Traditional vs. Secular-Rational Dimension :

This dimension describes the extent to which social values, such as religion, family, and authority, are acceptable in a cultural framework. On the traditional band lies a society that embraces religion and finds acts like divorce and abortion unacceptable. Furthermore, the traditional culture has high respect for authority and national pride. Moreover, male dominance is regarded as the norm in traditional societies: men have authority over their families. The traditional culture has a protectionist attitude toward foreign trade, preferring intra-community trade (Inglehart & Baker 2000). This dimension can be linked to Hofstede's masculine-feminine domain, which emphasizes competitiveness and assertiveness. With strong masculine societies, that turns out to be highly competitive and therefore very innovative and entrepreneurial. Secular-rational societies, on the other hand, are the opposite of traditional societies and are found to be less focused on religion and authority.

Studies that have used the WVS framework to study culture and entrepreneurship suggest that there is a relationship between the traditional dimension of culture and entrepreneurism, as traditional values are found to be associated with commercial

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[1] Inglehart (1977) describes materialistic priorities as represented by the need for physical safety and for an economically safe environment. Post-materialist priorities are identified as the need to belong and the need for self-actualization.

entrepreneurship. Furthermore, the results of such studies suggest that when traditional value systems are prioritized by society, the likelihood of entrepreneurs starting businesses increases (Reynolds 2009, 2010).

Survival vs. Self-Expression Dimension:

The survival dimension emphasizes economic and physical security. Therefore, people in this set-up feel uncomfortable when confronted with unfamiliar situations, as they have challenges in adapting to unexpected change and are also found to show low levels of trust. Conversely, the self-expression value is associated with a culture of trust, tolerance, wellbeing, political activism and self-esteem. These values symbolize autonomy and the ability to participate in matters requiring decision-making, including politics (Inglehart & Baker 2000). The self-expression dimension is linked to societal issues, such as democracy, corruption and gender balance (Inglehart and Welzel 2010). This dimension has been linked to Hofstede's power distance domain which equally emphasizes power, hierarchy and relationships, for instance. As discussed in section 2.5, high power distance conforms to society norms and favours predictable living and could therefore be likened to survival societies (Doney *et al.* 1998). Figure 3.1 shows Ronald Inglehart and Christian Welzel's world map depicting the two cultural dimensions based on the WVS.

Figure 2.1 Inglehart–Welzel cultural map of the world

Source : http://www.worldvaluessurvey.org/WVSContents.jsp

As discussed in Section 2.4, Figure 2.1 shows that SSA ranks highly on the traditional and survival value dimensions. Accordingly, societies at the traditional pole portray a protective attitude towards businesses, a perception that prevents them from seizing opportunities. It is therefore expected that entrepreneurship might not be received favourably in traditional societies like SSA as it involves taking risks (Yeganeh 2017; Tătar 2019).

Likewise, survival societies are built on insecurity and social constraints. Their focus is largely on economic and physical security. Furthermore, studies show that survival societies have low interpersonal trust, leading to prejudice towards people outside the group (Welzel & Inglehart 2005; Inglehart 2006; Lakatos 2015).

The two dimensions (traditional and survival) are therefore useful in determining how SSA culture can impact entrepreneurialism. The Inglehart model recognizes the concept of modernization[2], which is based on the principle that, as a society develops, people 's cultural values change, leading to a change in opinions and values. This change is critical in determining the transitioning of the culture across different nations (Welzel & Inglehart 2005). Therefore, the Inglehart model is relevant in understanding culture as something that helps determine development trajectories, as it focuses on changes in culture as development occurs.

Critical Examination and Assessment

Inglehart's work is not as widely known as that of Hofstede or Trompenaars. This is mainly due to the limitation of the number of variables used in the study, compared with the other two frameworks (Hofstede's and Trompenaars'). The use of fewer variables limits the applicability of the model to different cultures (Haller 2002; Lakatos 2015). Arguably, another criticism stems from the use of a mono method to collect data. This approach compromises the potential of the study to produce valid results (Nový *et al.* 2017). In addition, the use of data from his previous survey in more recent situations raises many questions for researchers (Haller 2002; Hayward 2007).

Nonetheless, the framework contributes significantly to the literature, because it adds to the cultural globalization debate by incorporating an aspect of culture change in connection to country development. More so, although the results are generated from a few variables, the study incorporates a significant number of countries and therefore uses an extensive dataset. The next section presents a summary of the three cultural frameworks analysed in the preceding sections and attempts to show how the studies are linked.

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[2] Modernization theory opines that, as nations develop economically, a shift in their cultures can easily be predicted (Inglehart 2007).

Summary of the frameworks of Hofstede, Trompenaars, Charles Hampden-Turner and Inglehart

Hofstede (1980), Trompenaars and Charles Hampden-Turner (1997), and Inglehart (1990, 1997) show similarities and differences, ranging from the data used for analysis to methods used to test the data. This study attempts to consolidate the results from the three studies and understand how they relate to culture and entrepreneurship. To accurately capture the links, this study will bring together different sets of dimensions from each framework and determine how they would all fit together (Kaasa 2021).

Table 2.1 summarizes the three cultural frameworks.

Inglehart Dimensions and Description	Trompenaars & Hampden-Turner	Hofstede Dimensions
Traditional - Emphasis is on the importance of family and community and authority	Communitarianism	Collectivism
	Achievement-ascription value orientation	Power distance
Secular Rational - Less reliance on family and community as sources of authority.	Individualism- Individualism values orientation	Individualism
		Power Closeness
Survival - Insecure when faced with unfamiliar issues and changes	Internal control vs. External control	Femininity
		Uncertainty and Avoidance
Self-expression - Accept differences and changes	Neutral vs. Emotional	Uncertainty Acceptance
		Masculinity
N/a	Sequential time vs. Synchronous time	Long term orientation

Table 2. 1. Overview of the similarities between Inglehart, Trompenaars and Charles Hampden-Turner, and Hofstede cultural dimensions
Adapted from Magnusson et al. 2008.

An overview of the similarities of the classifications in the dimensions of the three cultural frameworks shows that they all cover similar concepts and therefore a researcher using each of the frameworks can cover different aspects of culture (Hsu *et al.* 2013; Maleki & de Jong 2014).

2.5.4 Other Cultural frameworks

Other frameworks that have often been used to relate culture to entrepreneurial choices include the social-cognitive and social-ecological theories. In social-cognitive theory, researchers argue that people's behaviour is largely influenced by their experiences and observations (Bandura 1986; Grusec and Manlove 1967; Davidson and Smith 1982). Bandura (1982), who is one of the pioneers of the social-cognitive theory, notes that humans are more likely to follow the actions of someone with whom they can identify. The study indicates that there are likely to be similarities between observers and their models in any society. This implies that the kind of thinking exhibited by a group of people will be likely to lean towards their model. For example, Fehr and Hoff (2011) found that individuals' attitudes reflect their social influence. The study found that patience and risk-taking are attributes of a highly entrepreneurial society. This claim was also supported by Demeritt (2018), who found evidence of a link between a person's behaviour and their level of entrepreneurship. However, the theory does not explain why individuals exposed to the same conditions show different entrepreneurial capacities.

On the other hand, social-ecological theory recognizes that the environment is crucial in the determination of human behaviour (Timmons *et al.* 1977; Garbarino 2017). The researchers observed that there are fourteen characteristics entrepreneurs commonly exhibit, all related to the social environment.

However, it should be noted that, besides the theories discussed in this chapter, there are other theories not discussed in this study because they fall outside the scope of the investigation. Those interested in alternative perspectives might be advised to consider studies such as those of Beugelsdjk and Maseland (2011), Huggins and Thompson (2021), and Obschonka *et al.* (2021), who provide reviews of their considered views on entrepreneurship and general economic development.

2.6 Chapter summary

The chapter begins by using the existing literature to identify an appropriate definition for the key constructs of entrepreneurship and culture explored in this study. This chapter has brought together three cultural frameworks in those of Hofstede; Trompenaars, and Hampden-Turner; and Inglehart. It starts with an introduction to entrepreneurship as a term having different definitions from country to country. The importance of entrepreneurship in SSA and the relationship between culture and entrepreneurship are also presented.

This chapter makes it clear that entrepreneurship is multi-dimensional and therefore there is no generally agreed definition. The existence of a wide array of definitions of entrepreneurship is because entrepreneurship has its roots in several research fields and, therefore, can be defined from different perspectives. Nonetheless, the study adopts in part a GEM-based definition, which defines entrepreneurship as any effort by individuals or teams to start a new business or expand an existing business.

This definition is consistent with the nature of entrepreneurship in SSA, which is largely informal and can be associated with self-employment; and a correspondingly large proportion of African entrepreneurship falls into this category. Second, the definition recognizes entrepreneurship as the creation of new businesses and their possible growth, which are the two crucial characteristics that help identify an entrepreneur in the SSA environment.

The chapter notes that while SSA's entrepreneurship is considered weak, the proliferation of small businesses in the region remains unaccounted for in the literature, due to limited research. This creates a scholarly gap regarding the impact of entrepreneurship on economic growth in SSA (Naude & Havenga 2007; Kshetri 2011). The region remains less prepared to capitalize on this motivation, because it lacks the ability to shift the dynamic from necessity-based to opportunity-based entrepreneurship (Adenle 2017; Ferreira *et al.* 2017).

In addition, the chapter reflects on the connection between different dimensions of culture and entrepreneurship, noting that societal responses to entrepreneurial

behaviours are shaped by cultural values. These values can therefore be responsible for promoting or inhibiting entrepreneurial activity. Information awareness and knowledge acquired through cultural transfer are important predictive factors in the creation of businesses (Valdez & Richardson 2013). Finally, the chapter concludes with a discussion of the various theories that have informed the construction of the proposed framework in this research and its applicability to the SSA region.

The next chapter will continue to focus on the cultural dimensions of the models presented in section 2.5 of this chapter, which will then be used to formulate the study's hypotheses for further analysis.

Chapter 3: Theoretical framework & development of hypotheses

3.1   Chapter overview

The last two chapters identified a gap in the literature, particularly on the relationship between culture and entrepreneurship in SSA. In this chapter, cultural theories that underpin this study are reviewed. As highlighted in Chapter 1, current literature on culture and its impact on entrepreneurship has focused more on developed countries, with little emphasis given to developing countries. The challenge with such studies is their results tend to be applied universally without actually providing proof. Thus, there is a growing need for specific studies on culture and entrepreneurship in developing countries, especially in SSA. Based on the literature discussed in Chapter 2, this chapter develops the theoretical framework for the study and formulates the hypotheses to be tested in answering the research questions.

3.2   Cultural values and entrepreneurship

In this section, the hypotheses are developed by discussing the relevant theory that attempts to link culture and entrepreneurship. This thesis implies that entrepreneurship is linked with culture. But is there a relationship between these two variables? Various sets of dimensions have been used by scholars to classify culture. Different theories underlying culture and stemming from a range of disciplines are used to explain the connection between studied variables and entrepreneurship.

One of the most popular ways that scientists compare cultures is with cross-cultural value surveys (Kluckhorm & Strodtbeck 1961; Hofstede 1980; Schwartz 1994; Trompenaars and Hampden-Turner 1994; Inglehart & Baker 2000; Hofstede 2001; House *et al.* 2002; Kaasa *et al.* 2014; Hechavarria 2016). Each of the frameworks developed so far measures several cultural constructs that help explain variances in cultural values across countries.

3.3 Selected Theoretical Cultural Approach

Acknowledging the relevance and contribution of cultural frameworks, such as those of Hofstede (1980), Trompenaars and Hampden-Turner (1994) and Inglehart (1997), the issue of the extent to which such frameworks are applied is of paramount importance. Given the diversity of SSA culture, it is important to recognise which of the frameworks permeate the socio-economic and political structures of developing countries in this region. Regarding African cultural studies, the relevant question asked by researchers is whether in SSA, entrepreneurship follows the same path as that of entrepreneurs in other parts of the world; hence the need to critically assess the applicability of Western perceptions and ideologies, to assess the "brand" of entrepreneurship that has surfaced in the SSA region and determine whether it can be universally applied (Spring & McDade 1998; Eaton & Louw 2000). To understand the influence of culture on entrepreneurship, the research looks at Inglehart's traditional/secular-rational culture to explain entrepreneurial intent in SSA.

3.3.1 Predicting SSA culture using agricultural legacy

To accurately create cultural measures that represent the type of culture prevalent in SSA, this study makes several predictions about the region's behavioural patterns and what they indicate, drawing on the existing studies discussed in subsection 2.4.1 of the previous chapter. The region exhibits largely communal culture: several historic factors and traditional norms have contributed to making SSA a relatively communal region. These factors include agricultural practices, poverty level and religion. During the colonial era, SSA became agricultural, with a history of using the plantation systems developed by the British to grow important commercial crops such as cotton, tea and tobacco (Vallianatos 2001). Farming practices in the plantations were communal, with some plantations having as many as 200 people living as one family and sharing resources, such as cooking spaces. Their agricultural work was coordinated in a hierarchical structure. This type of arrangement promotes communal attitudes and suppresses individualistic ideas (Udo 1965).

Research has shown that agricultural tendencies help shape cultural traits in societies and nations (Talheim *et al.* 2014; Alesina *et al.* 2013). According to Ang (2019), cultivating crops that demand a lot of labour and effort, such as rice, potatoes, cotton and corn, promotes interdependence within a society, leading to a communal culture. On the other hand, the cultivation of non-labour-intensive crops is associated with agricultural independence, leading to individualistic values. The contrast in these farming traditions, therefore, has been identified as a factor which could lead to the split between individualism and collectivism that can be seen around the world.

Similarly, Litina (2016), who reviews exogenous sources of variation in land productivity across countries, establishes that the historical suitability of agricultural land influenced cooperation in agriculture and continues to influence the level of social capital to this day. Likewise, Buggle (2018), shows that societies that had a tradition of irrigation exhibit collective norms today. Olsson and Paik (2016), in support of the relationship between agricultural practices and culture, state that societies moving from hunter-gatherers to agriculture display communist traits. This type of transition was experienced by British colonies in SSA.

Another factor contributing to community tendencies in the region is found to be poverty. SSA is considered one of the poorest regions in the world (Beegle *et al.* 2016). In it, poverty is associated with collectivism, with financial independence connected to social independence. It is therefore expected that, in such a region, where a majority live below the poverty line, a community culture will be the norm (Triandis 2005). Vandello and Cohen (1999) support this claim, noting that in countries with high populations like SSA, there is always a need for coordination to avoid conflicts and thus create unity.

Finally, with the dominance of the church and religion in the everyday life of the people in the SSA community, norms emerge. The church as an institution encourages group association through its activities which further promote interdependence (Reed 1997). These three factors justify why communitarianism is the culture expected to prevail in SSA.

In light of the discussion above, this study draws on the cultural dimensions identified by Inglehart (1997) in the WVS, because it has successfully exploited the multi-dimensional nature of culture and incorporates elements of postmodernism and industrialisation that are particularly relevant in the developing countries (Hechavarria 2016). The Inglehart model focuses on changes in culture as development occurred and, therefore, is relevant in seeking to understand culture as something that helps determine development paths. Based on the comparisons that exist between Inglehart's dimensional model and cultural values that exist in the region under study, this paper develops a model to capture the value system of the African socio-cultural environment. Consequently, within the SSA context, applying Inglehart's traditional vs. secular rational cultural dimensions will be useful for this research, which aims to examine how entrepreneurs are influenced by culture. Furthermore, the WVS has proven to be a useful resource to be used by scholars to study cultural dimensions, although its application in entrepreneurial research is limited.

To capture the value of culture, the WVS focuses on two value dimensions: traditional/ vs. secular rational values and survival vs. self-expression values (Inglehart 2000). The model is used as an analytical tool to measure culture and has often been used to distinguish entrepreneurs from non-entrepreneurs (McGrath *et al.* 1992; Mueller & Thomas 2001). The model takes an all-inclusive approach, that encompasses cultural, historical, religious as well as a variety of other relevant aspects of cultural analysis.

3.4 Development of Hypotheses

Having considered in Section 3.3 the general theoretical basis to be followed and built upon, the study now proceeds to develop a framework that is specific to SSA. In doing this, the study can develop some testable hypotheses and answer the research questions outlined in Section 1.7.

3.4.1 Effect of social cohesion on entrepreneurship

Social cohesion refers to the strength of the relationship that members of a community maintain (Kim and Aldrich 2005). Onwuejeogwu (1995), in his contribution to the literature on African culture, developed a list of values that motivate African societies and can be used to evaluate their cultural patterns. The list shows that social cohesion, which is expressed through the love of life and family, social capital, trust, close social ties, maintaining the order of life and avoiding unnecessary risks, is one of the strongest foundations of African societies.

As highlighted in Section 2.4, scholars have identified the African culture as being collectivist where community members are interdependent, and their success is measured by the achievement of group objectives (Booysen 2000; Nussbaum 2003; Malunga 2006). Additionally, communities in the region trust each other, and behaviour is designed to maintain a communal way of life, that allows for daily activities such as farming; house construction, celebrations and funerals are tackled together (Booysen 2000).

Moreover, it is the norm for strong and able members to help the weak and less able members of society (Malunga, 2006). Religion was also a central part of African culture. Given these findings, communities with high levels of social cohesion tend to have high levels of entrepreneurship as they provide each other social support that is important for the development of innovative ideas (Nussbaum 2003, Mbigi 2000). Based on the above arguments, the study suggests that social cohesion ultimately positively influences the propensity to become an entrepreneur. With the above in mind, the following relationship is assumed:

Hypothesis *1: Social cohesion provides an environment for knowledge sharing and therefore has a positive effect on entrepreneurship.*

3.4.2 Effect of Trust on Entrepreneurship

Discussions in the literature about the benefits of using networks and social capital in entrepreneurship tend to focus on trust (Brunetto & Farr-Wharton 2007). Trust supports network relations, helps in the identification of opportunities and fosters business creation (Jack & Anderson 2002; Kim & Aldrich 2005; Anderson *et al.* 2007).

This thesis considers trust as a multi-level concept, encompassing both individual and societal dimensions. The relationship between trust at these two levels is interconnected. The literature suggests that interpersonal trust is built upon personal trust, referred to as "generalized trust," which represents an individual's overall trust in unfamiliar people (Holland *et al.* 2022). Moreover, higher levels of generalized trust are associated with greater trust in interpersonal relationships, indicating a strong connection between personal and interpersonal trust. Wong and Kohler (2020) observe that in the realm of social interactions, individuals rely on their personal experiences and trust-related beliefs to shape their perceptions of others. This perspective also extends to influence the collective sentiment within a community. Those who are more inclined to trust others based on their experiences are likely to extend that trust to new acquaintances. Moreover, when individuals are members of a community characterized by strong trust, even those with lower levels of trust can be swayed to modify their actions in alignment with community norms due to the impact of peer pressure (Cruwys *et al.* 2021).

Additionally, trust operates on a reciprocal basis, where extending trust to someone fosters trust in return, creating a positive feedback loop that promotes reciprocal trust in interpersonal relationships. On a broader scale, a population characterized by higher levels of trust can contribute to the establishment of pro-social norms, subsequently exerting an additional impact on the behaviors of individuals (Latkin *et al.* 2022). Understanding the interconnection between trust at the personal level and within wider society is crucial for comprehending how trust functions within a community, a perspective that this research embraces. It also facilitates the implementation of measures at various levels, from individuals to governments, institutions, and communities (Addai *et al.* 2013)".

Literature has shown that there is a direct link between trust and social cohesion, since the level of trust is dependent on the level social cohesion (Utomi 1998). In societies with low levels of trust, social cohesion is usually very low. In such an environment, businesses are usually small and are no larger than what the entrepreneur and his family members can control. This is the case because owners are reluctant to hand over the running of their businesses to non-family members and/or other professionals, because they feel others cannot be trusted.

Furthermore, Kussudiyarsana & Imronudin (2015) argue that rural entrepreneurs and small traders have limited access to legal assistance when faced with challenges and are therefore largely reliant on trust. Thus, trust becomes the basis for successful entrepreneurship. The presence of trust encourages the growth of a person's business connections, thereby facilitating their economic activities. Trust assumes an important role in development for communities where social and economic networks overlap significantly.

The importance of trust in entrepreneurship has been demonstrated particularly with regard to the survival and success of business in the early stages of formation (Brüderl & Preisendörfer 1998; Jenssen & Greve 2002). In the initial stages of business development, personal relationships built on trust enable entrepreneurs to receive more feedback on their business concept. Thus, trust can be seen as a lubricant for network activity, without which emerging entrepreneurs will not be able to learn from experienced entrepreneurs, making it a key component of social capital (Anderson & Jack 2002).

Nooteboom (2002), in his study of why institutional trust is lower in some societies, points out that this behavioural trend is historical and prevalent in societies that have experienced an erosion of moral norms over time, such as SSA.

Existing traditional institutions are wiped out and replaced by those of the western powers. However, with independence, the acceptance and compliance with these foreign institutions have declined, while at the same time the functioning of such institutions has deteriorated (Malunga 2006). Under such circumstances, building a

trusting culture takes time, considering the mutual solidarity required for trust to be established (Humphrey & Schmitz 1998).

This is a common sight in Africa, where businesses are mostly family-run, because while trust between family members may be high, it is not usually the case with outsiders (Utomi 1998; Malunga 2006). It is therefore suggested that the level of trust in a society influences the prevalence and extent of entrepreneurship (Utomi, 1998). With this assumption in mind, the following hypothesis is proposed:

Hypothesis *2: Trust supports network relations; therefore, it has a positive relationship with entrepreneurship in SSA*

3.4.3 Effect of Corruption on Entrepreneurship

Corruption has become a common part of daily life in most African countries. It is now seen as the price of doing business and an intrinsic element of the value systems of African countries (Fraser-Moleketi 2009). According to UNDP (2010), corruption is the mismanagement of authority to obtain private gains. The phenomenon is more evident in some countries than in others. Researchers agree that corruption negatively impacts innovation and entrepreneurship (Anokhin & Schulze 2009; Blackburn & Powell 2011). In the context of SSA, studies found that because most of the entrepreneurs operate in an informal environment, are mostly not covered by laws and regulations making them victims of petty corruption. Corruption in informal settings is high due to the lack of formal monitoring mechanisms (Vorley & Williams 2016: Hiah 2020).

The primary focus of this research is on petty corruption in SSA, as it is more prevalent compared to other forms of corruption like legislative and grand corruption (Letki *et al*. 2023). The emphasis on petty corruption underscores its widespread nature in the region and the specific challenges it poses for small businesses. Petty corruption has significant effects on entrepreneurship, as supported by research. One of the crucial impacts is on the level of trust citizens have in their government and public institutions. Corruption erodes trust, leading to an unfavourable business environment and hindering

entrepreneurial activities (Avnimelech *et al.* 2014). For entrepreneurs, petty corruption imposes additional costs on their businesses. The need to offer bribes or informal payments to expedite bureaucratic processes or obtain permits diminishes profit margins and disrupts resource allocation, thereby complicating business expansion. Furthermore, petty corruption fosters a culture of dishonesty, corroding societal values and undermining trust among individuals and institutions.

Stinchcombe (1965), contends that in the context of the liability of newness, emerging entrepreneurs may resort to corruption as a strategic tool to gain legitimacy and establish a presence in the market. By engaging in corrupt practices, these entrepreneurs endeavour to accelerate the acceptance of their products or services within the industry and shorten the growth trajectory of their ventures. Such endeavours may involve providing bribes to gatekeepers to secure approval for their offerings. Despite the adverse impact on their cash flow, this approach is considered justifiable, as it plays a crucial role in achieving the overarching objective of industry acceptance. Consequently, these practices contribute to the proliferation of corruption in the SSA region.

When corruption becomes normalized, it undermines social cohesion and accountability, consequently impeding overall economic development within society. Moreover, trust and the rule of law are intricately interconnected. In an environment where trust is eroded due to widespread corruption, the effectiveness of the rule of law is weakened, making it challenging to enforce contracts and protect property rights. This legal uncertainty discourages entrepreneurial activities and disrupts long-term business planning (Shehu 2005)."

Traditional societies favour members of the community. This also applies even when accessing necessities such as schools and hospitals. The community spirit has been found to contribute to high levels of corruption in SSA. In this case, because people prefer to support themselves, where they cannot do so, they have to buy in. Hence, corruption is seen as justified in SSA, because it may be the only way to get members to have access to resources (Avnimelech *et al.* 2014).

Corruption has become a topic of particular interest throughout the continent, due to the severe economic crises in most African states (Harsch 1993; Awojobi 2014). It is well known that corrupt practices limit entrepreneurs who want to start new businesses (Lawal 2007; Awojobi 2014; Luiz & Stewart 2014). SSA countries suffer and are adversely affected by corruption because, in a corrupt business environment, entrepreneurial skills are scarce and only a few active entrepreneurs can find profitable opportunities and can directly contribute to the nation's prosperity (Taslim 1994). There is evidence that corruption reduces entrepreneurship in the long run, because it imposes an additional cost on businesses. Countries with high levels of corruption tend to face low levels of entrepreneurship, as potential entrepreneurs direct their efforts to lobbying and bribing government officials, rather than focusing on productive activities (Baumol 1990; Avnimelech *et al.* 2014). Thus, communities with high levels of corruption are expected to have low levels of entrepreneurship. Given these findings, this study proposes the following hypothesis:

Hypothesis *3a: Corruption redirects resources for the growth of businesses, therefore it has a negative relationship with entrepreneurship in SSA.*

Khan & Toufique (1995), on the other hand, argue that corruption is beneficial to entrepreneurship, because it acts as a lubricant for economic growth by helping to deal with bureaucracy in bypassing government inefficiencies. This association is common in countries where formal institutions are deemed inefficient. Secondly, corruption increases the level of entrepreneurial activities, as entrepreneurs themselves use corruption as a cost-cutting strategy. Likewise, Taslim (1994) argues that corruption may, in some cases, increase government officials' motivation to do a good job as they seek bribes. Therefore, in light of this claim, this research proposes the following hypothesis:

Hypothesis *3b: Corruption helps eliminate bureaucracy; therefore, it has a positive effect on entrepreneurship in SSA*

3.4.4 Effect of Government economic success on entrepreneurship

The link between a government's success in managing the wellbeing of its people and entrepreneurship is remarkably strong (Tambulasi & Kayuni 2005). Entrepreneurs need a favourable business environment to be successful. Businesses typically adapt their processes to conform with government policies, rules, and regulations. Policies related to tax, issuing of loans, training, company registration, labour laws and trade regulations are considered important tools to encourage entrepreneurial activity (Aliyu 2010; Bowale & Akinlo 2012; Ene & Ene 2014).

On average, SSA is reported to be one of the weakest regions in the "ease of doing business" rankings, with a score of 51.8 percent (the economy is 48.2 percentage points away from the best performance reported over time). This performance is well below the OECD average for high-income countries (78.4 percent) and even the global average (63 percent) (World Bank 2020).

Inglehart (2000), in his analysis using the WVS, argues that countries, where government focuses on the welfare of its people, have relatively high levels of life satisfaction compared with societies where the government appears less concerned. Time-series evidence from the WVS shows that, as countries begin to develop economically, there is a shift from the values prevalent in low-income societies to the values prevalent in high-income societies, such as improved social welfare and delivery of services (Inglehart & Baker 2000). Economically-developed societies attach great importance to managing the welfare of their citizens by providing good amenities, such as hospitals and roads, which are an important factor in national development.

Therefore, we expect low-income countries like those in SSA to have low levels of government socio-economic success, which may be reflected in low levels of government support and development, hence the following proposed hypothesis:

Hypothesis *4: Government social-economic success creates a conducive environment for entrepreneurs; therefore, it has a positive relationship with entrepreneurship*

Building on the theoretical perspectives presented in this chapter, and the four hypotheses proposed above, an integrated theoretical framework of cultural factors influencing entrepreneurial activities, based on the Inglehart approach, has been developed and is proposed in Figure 3.1 below.
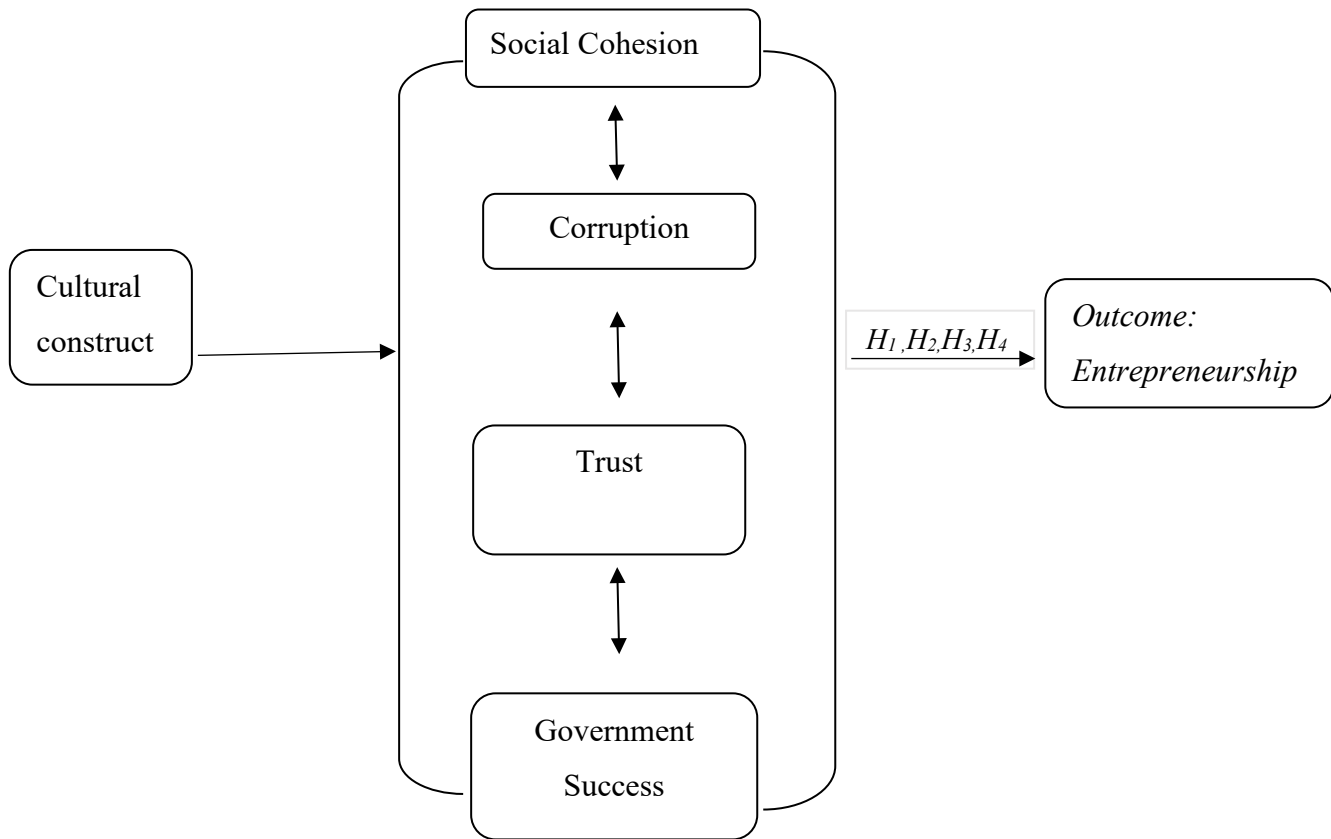
Figure 3.1 Culture and Entrepreneurship model in SSA
Source: *Compiled by author*

3.5 Chapter Summary

This chapter has presented a summary of the theoretical framework used for this study and provides a rationale for the framework's suitability. The chapter concludes that the Ronald Inglehart model is found to be the most appropriate, because it exploits the multi-dimensional nature of culture and incorporates elements of postmodernism and industrialisation that are particularly relevant in developing countries (Hechavarria 2016).

The Inglehart model focuses on changes in culture during development and is therefore relevant in trying to understand culture as something that helps determine developmental trajectories. Given the nature of SSA, it is also important to identify which framework pervades the socio-economic structures of the countries in the region.

In this chapter, hypotheses have been developed to be tested in this study based on the literature review and the cultural background of the SSA. The cultural variables are divided into two dimensions reflected in Inglehart's framework, namely traditional values and self-expression values. For example, using the Inglehart cultural framework, it is hypothesised that living in a society with communistic values prevents one from becoming an entrepreneur, and in this cultural set-up access to knowledge may be a challenge. This assertion applies equally to the SSA context, where people place group interests above those of individuals, leading to low levels of self-innovation and entrepreneurship. Other variables, such as corruption, trust and government success, are hypothesised in the same way, using the Inglehart model and in line with the previous literature.

The next chapter discusses the methodology used in this work to operationalize the model developed in this chapter, thereby answering the research questions of this study as presented and developed from the literature in Chapter 1 and Chapter 2 respectively.

Chapter 4: Research Design and Methods

4.1   Chapter overview

This chapter discusses the methodology used for this research project. Drawing upon the literature review and development of the conceptual model described in the preceding chapter, the approach used to carry out the empirical investigations in the study is described. The chapter begins with a discussion of the epistemology and ontology used as the basis of this research and continues with a description of the research design employed to answer the research questions. The two main parts of the research project are then described: Part One discusses the methodology used to conduct the main quantitative study that was undertaken as the initial phase of this study; while Part Two focuses on the methodology used for the explanatory qualitative study, which is the second phase.

4.2 Philosophical Underpinning

Research philosophy refers to beliefs about how data should be gathered, analysed and used (Saunders *et al.* 2007). Wagner and Okeke (2009) observe that in obtaining knowledge, no method is superior to another. The success of research and how its findings are interpreted is largely an outcome of the methodological approach. There is, therefore, the need to clearly explain why a given methodology should be chosen ahead of any other in the literature. The two philosophical concepts amongst several, relevant to the discussion of research methodology, are ontological and epistemological perspectives. The two philosophical positions are an important part of research, because they explain not only how knowledge can be gained in research, but also the methods for collecting and analysing data. Epistemology and ontology, therefore, influence the entire research process: from the choice of topic, the formulation of research questions, the selection of method and the research design (Hesse-Biber & Leavy, 2011). It is not surprising that the basis for the selection of any piece of research in the literature is the ontological or epistemological viewpoint.

1. Ontology and Epistemology

In defining ontology, Blaikie (1993) states that ontology is the science of being that makes it necessary to ask questions about the nature of existence. Likewise, Snape and Spencer (2003) define ontology as the kind of the world that can be made known. In the social sciences, ontological philosophy focuses on whether one can view social entities as constructed from the perceptions and actions also known as objectivism and constructionism. Similarly, Ormston *et al.* (2014) assert that "ontology is about the question of whether there is a social reality existing independent of human conceptions and interpretations." (2014, p.6). The questions above bring forward two ontological perspectives: objectivism and subjectivism. Objectivism claims that the reality of phenomena exists, but can only be known through the accumulation of knowledge; while subjectivism is the view that the reality of a phenomenon is constructed through the perceptions and opinions of the observer: as such, there is no common reality (Bryman & Bell, 2003).

This study embraces subjective ontology, since the cultural measures identified as part of this research – social cohesion, trust, corruption and government success variables – are all related to the individual culture, which is a product of personal behaviour. Bruyat & Julien (2000) support this view, noting that an entrepreneur, just like any other human being, can develop and learn skills in response to their environmental stimuli. Similarly, Hill & McGowan (1999) argue that an individual's constant influences and interactions with their environment help define their personality and behaviour and determine their own unique view of the world. Therefore, the concept of multiple socially-constructed realities is appropriate for this research project, since culture is a result of repeated social interaction.

Epistemology, on the other hand, refers to knowledge that is built based on established standards and not just beliefs (Blaikie & Priest 2019). There are numerous epistemological research paradigms of enquiry in the social sciences, but this research adopts a pragmatist epistemology which, with the three other main alternative research paradigms – positivism, interpretivism and realism – is discussed below.

Pragmatism: The current research is founded on the literature in the broad field of entrepreneurship, with a starting point of Inglehart's (1997) cultural framework, which finds its roots in various disciplines, including literature social science, management, organisational behaviour and psychology literature, encompassing different epistemological approaches (Porter 1991).

Pragmatism is the primary philosophy of mixed-method research (Johnson & Onwuegbuzie 2004; Molina-Azorín *et al.* 2012). Pragmatists hold the view that research can be undertaken in many ways and no single viewpoint can paint the full picture; and multiple realities can exist, as the world can be interpreted in several ways (Saunders *et al.* 2012). Pragmatists hold that it is the output that determines the research method to be used; and that the ontological and epistemological can be viewed as separate from the methods and strategies to be used in a study (Johnson & Onwuegbuzie 2004; Scott 2007).

Pragmatism supports the use of the most appropriate research method to study research questions, theories or phenomena and advocates for the compatibility of quantitative and qualitative methods (Feilzer 2010). Correspondingly, Cherryholmes (1992) argues that for pragmatists, decisions about what to study and what methodology to be used depend on the direction of the researcher; an approach, therefore, is chosen based on its ability to achieve the desired outcome. The two most important questions to consider in pragmatism are whether the approach chosen enables the researcher to discover what they want to know and whether the outcome of the investigation is useful (Rorty 1999; Hanson 2008).

Pragmatism is a suitable philosophy for this study, as it allows the use of a combination of approaches that will assist the researcher in finding answers to their research question (Johnson *et al.* 2007). The most distinguishing aspect of pragmatism is that it places the research question above the need to choose a particular research paradigm, allowing the researcher to use a blend of methods to solve the research problem (Tashakkori & Teddlie 1998). Suggestively, combining multiple methods has been found to improve analytical robustness.

Such a combination mitigates the negativity of each method while increasing the strength of the methods used together, providing a better outcome (Smith *et al.* 1975; Gill & Johnson 2011).

Positivism: According to Bryman and Bell (2003), positivism relates to information obtained through observation and, independent of reason, to be non-theoretical and therefore not legitimately scientific. In this context, the researcher takes the role of a natural scientist who impartially interprets the collected data. Positivism emphasises the need for a structured approach in getting results and is based on the argument that a phenomenon that is not observable is not worth classifying as knowledge (Saunders *et al.* 2007; 2009). For example, if someone claims that sugar is water-soluble, other people should be able to test and confirm for themselves that sugar does dissolve in water.

Positivism involves the use of quantitative and experimentalist methods to obtain results based on generally-accepted principles independent of the researcher. However, positivism is not without its criticism, Maree (2009) states that knowledge cannot only be obtained from observable statements. There are other concepts that are still taken to be true even if they are unobservable (Gill and Johnson 2011; Guercini 2014).

This argument has led to the development of other philosophical anti-positivism philosophy, that goes beyond the observable by noting the influences of what cannot be observed. Specifically, the anti-positivism philosophy recognizes the distinct characteristics of the person involved in the research, as well as the culture of the participants (Wagner & Okeke 2009). Although most of the prior research on entrepreneurship stems from positivist thinking, the positivist perspective alone is not appropriate in this study, due to the subjective ontology and the fact that multiple approaches are employed in the literature.

Interpretivism: The main assumptions of the interpretative paradigm – essentially the subjective view of an individual – in social sciences differ fundamentally from those in the natural sciences (Bryman & Bell 2003).

In addition, the process of knowledge acquisition is seen as a function of the definition of the terms and the interpretation of the object of study or investigation, that comes from lived experiences as interpreted by the researcher.

The desire to know how human beings make meaning of their world is the overarching goal of the interpretative approach. Thus, any effort to study or discover the world must combine three methods: observation, data collection and inductive techniques (Gill & Johnson 2011). Likewise, interpretivism is critiqued for many reasons. One such is that it is opinion-based and therefore unstructured, making the results potentially biased and difficult to replicate (Bryman & Bell 2003).

Realism: defined as the display of reality through the depiction of mundane, everyday experiences as they appear in real life (Maree 2009). While the philosophy does not discount the importance of observable and predictable knowledge, it recognises that some unobservable content can influence the process of gaining knowledge. Researchers must not see themselves as occupying a neutral position; rather, they should accept their role as partisan and divest from the illusion of being detached. The knowledge-gaining process is not only socially practicable but also an ethical-moral issue (Gill & Johnson 2011). Saunders *et al.* (2012) suggest that there are two forms of realism, namely direct and critical realism. Direct realism holds the view that an accurate representation of reality is what we experience through our senses, while critical realists argue that, as life shows, people look at images of things in the real world rather than things directly. Critical realists accept that the world is socially constructed, but not in its entirety and they aim to construe, and not construct, the world (Easton 2010).

Furthermore, Bhaskar (1998) advocates that reality does exist independently of our knowledge, but that reality is not amenable to direct observation. Critical realism suggests that our knowledge of the outside world is fallible and comprises of subjective interpretations formed by the researcher's conceptual frameworks (McEvoy & Richards 2003).

Given the numerous philosophical positions, there are different arguments about which method is appropriate for a specific type of research. One would therefore suggest that no method is superior to the other: each method, including those utilising numeric and those applying qualitative procedures, are useful in directing focus to a particular aspect of the research (Wagner 2009).

The usefulness of any method employed in any given research is a function of how it answers the questions raised by the research, which are a product of the researcher's philosophical perspective. For instance, if one believes that reality is objective, such a person is concerned not with how one thing affects another, but their concern will be on how people perceive the situation. Thus, the methods employed for any given research are reinforced by factors such as the subject under study, the research philosophy, the underlying theory and the hypothesis.

4.3 Research Design and Plan

After identifying research gaps in the literature (Chapters 1 and 2), four research questions were proposed. In addition, a conceptual model was developed that incorporates the relationships between cultural variables and entrepreneurship, so that these relationships can be tested empirically in the context of SSA. As highlighted in section 1.7, the overarching goal of this research is to answer the research questions, which are repeated in Table 4.1 below.

Table 4. 1. Research questions

Research Question 1	*To what extent and in what ways does culture affect entrepreneurship in SSA via integrative mixed methods?*
Research Question 2	*What culture and entrepreneurship framework apply to SSA?*
Research Question 3	*What type of entrepreneurship is prevalent in SSA?*
Research Question 4	*Why is culture important in entrepreneurship development in SSA?*

Source: Compiled by author

The research questions are divided into quantitative and qualitative questions, but begin with an explicit mixed-method question (research question 1). Creswell & Plano-Clark (2011) advocate the addition of specific mixed-method study question(s), because the inclusion of such questions will more clearly demonstrate the researchers' intent as to how they will blend the quantitative and qualitative data strands in a sequential explanatory approach. It is therefore worth noting – as mentioned earlier – that Research Question 1 is general and, therefore, the focus is largely on the other three, which focus on specific areas of this study.

Research Question 2 (*What culture and entrepreneurship framework apply to SSA?)* requires the use of quantitative methods to assess the relationships between the variables identified in the data and provide a framework that allows for the results to be generalised. Quantitative techniques will also allow the researcher to determine the variables are relevant to the context being investigated.

On the other hand, Research Questions 3 (*What type of entrepreneurship is prevalent in SSA?)* and 4 (*Why is culture important in entrepreneurship development in SSA?*) can best be addressed using qualitative methods.

This would allow the researcher to determine the types of entrepreneurship in the region and the role that culture plays in entrepreneurship specifically in SSA, and to verify the validity of the variables identified in the literature and used in the sample.

4.3.1   Sequential explanatory mixed methods design

A mixed-method strategy as defined in the literature combines both the qualitative and quantitative strands of analysis within a single study. This approach is based on the understanding that both approaches have advantages that, when brought together, can play complementary roles (Denzin 1970; Denscombe 2007; Creswell 2009; Denzin & Lincoln 2011). According to Fielding (2012), the mixed method has a mainly three-fold purpose: to illustrate an idea, to provide richness to a study and to validate results. In the context of this study, the approach is used to provide richness, with priority given to the quantitative analysis (Creswell 2009). Figure 4.1 explains the explanatory design procedures that guide this research project:

Figure 4.1 Mixed-method procedure

Source: Adapted from Creswell (2009)

One of the benefits of using the mixed model stems from the recognition that the conceptualisation of models is an essential element of the social sciences. The sole use of quantitative methods to test such models creates a manageable technical problem. Adding qualitative methods to quantitative methods helps reduce overreliance on previous ways of thinking about and the specification of research problems.

More often, researchers find themselves in situations where they mechanically apply concepts without questioning their importance in new or different research contexts that lack the qualitative dimension. For example, the concept of the number of siblings is regarded as simple in western countries, but perhaps pointless in most SSA countries. Using mixed methods helps to deal with such specific scenarios

Regardless of the paradigmatic orientation, social and behavioural science research mainly aims to understand the various aspects of human beings, including experiences, attitudes and culture.

Adoption of the mixed research, therefore, provides warranted assertions about specific individuals or groups of individuals and the environments in which they live (Biesta & Burbules 2003). The strategy also increases the validity of the research results, since confirmation through two or more methods reduces uncertainties in interpretation (Polit & Beck 2012; Imran & Yusoff 2015).

Creswell (2014) identifies three approaches used in the literature to implement the mixed research strategy, namely explanatory sequential triangulation, exploratory sequential triangulation strategies and concurrent triangulation. The difference between the three strategies lies in the order in which the two methods are applied. Starting with an explanatory sequential triangulation strategy – collecting quantitative data first, followed by qualitative data – the idea behind this is to use the quantitative data as input into the second phase, which looks for clarifications of the quantitative results (Creswell 2014).

The concurrent design involves a scenario where both qualitative and quantitative data are collected simultaneously, in order to validate the results generated by each method with evidence generated by the other (Morgan 2007; Creswell 2014).

In the last strategy, the exploratory triangulation strategy, qualitative data are collected first before quantitative. This strategy allows for the researcher to examine a research model and later test the model for generalisation (Creswell 2014).

This study uses the explanatory sequential design, also known as a quantitative follow-up design, to use the qualitative data to enrich and extend the results generated with quantitative data (Creswell & Plano Clark 2007; Teddlie & Tashakkori 2009). In the first phase of the study, quantitative data is analysed to help understand the research problem and determine the relationship between the variables under study. Qualitative data is used in the second phase, to provide more elaborate quantitative insights (Teddlie & Tashakkori 2009). The results of the two methods are then synthesised to provide a more complete picture of the research findings (Bryman 2006).

As a researcher, it is important to distinguish the term 'mixed method' which is defined as a technique for integrating results from quantitative and qualitative data in a single investigation (Bryman 2007; Tashakkori & Creswell 2007), from a multi-method study which, though it contains quantitative and qualitative components, usually results in the findings of the two analyses not being mixed (Bryman 2007; Teddlie & Tashakkori 2009; Ngulube 2010). The results of the two phases of analysis in this study will be blended at the reporting stage, in order to ensure that a mixed study approach is indeed used to draw conclusions about the relationship between culture and entrepreneurship in SSA.

Priority of the methods

According to Creswell (2014), mixed methods designs are classified based on how the two strands of data, qualitative and quantitative analysis, which are being used in the study are prioritized. Based on this classification, the study can either be of an "equivalent status" design, where both analyses rank equally, or a "dominant-less dominant" design, where one method dominates the other (Tashakkori & Teddlie 1998; Molina-Azorin *et al.* 2012). This choice on which design to use depends on the researcher's interest and their study emphasis (Creswell 2014).

In this study, the "dominant-less dominant" design is chosen, giving priority to the quantitative phase, because the research is mainly focused on identifying the relationships between the variables. The qualitative phase aims to obtain data on cultural impact from the experts, to provide an in-depth explanation of the relationships identified during the initial phase. Therefore, the data collection approach used in this study is as presented in Table 4.2.

Table 4.2 Visual diagram of explanatory design procedures

Phase	Procedure	Output
Quantitative data collection	Afro-barometer and GEM survey database	Numeric Data
Quantitative analysis	- Descriptive statistics - Principal component analysis - Multilevel analysis - Binary logistic analysis	Factor loadings Correlations Coefficients
Qualitative data	Expert interviews (purposive selection of participants) Closed answer questionnaire	Interview transcripts
Qualitative analysis	Thematic analysis	Agreement of ideas
Mixing of the quantitative and qualitative results	Blending of quantitative and qualitative findings	Discussion of findings

Source: Adapted from Ivankova & Creswell (2009)

Consequently, in this study, data integration occurs at the reporting phase, where there is a combination of the two strands of data. Integration is the stage in the research process where quantitative and qualitative methods are brought together (Creswell & Plano-Clark 2011).

The use of explanatory mixed method approach is useful in this study, because it provides a deeper insight into how individuals' culture affects entrepreneurship. The

qualitative data is used to give a richer context to the quantitative data analysis. Interviewing experts and having their input enhances the validity of findings. Thus, one gains more meaning from the data than by using the single mono-method approach.

A further review of the research designs applied in entrepreneurship in extant literature exploring African entrepreneurship shows that in most cases scholars adopted either quantitative analysis (Boohene & Agyapong (2017), Mwiya *et al.* (2017), Atiase *et al.* (2018), Ngorora & Mago (2018), Fatoki (2018) and Lafuente *et al.* (2018), or qualitative analysis (Dzisi (2008), Beeka & Rimmington (2011), Maziriri & Madinga (2016), Mamabolo *et al.* (2017), Fierro *et al.* (2018), Namatovu *et al.* (2018) and Beynon *et al.* (2020) in entrepreneurship research, although differing statistical methods are used.

Meanwhile, only a small number of studies, estimated at 7 percent in SSA, have adopted the mixed-method approach; for instance, Moyo (2014), Ngulube (2010), Ngulube & Ngulube (2015), Wilkinson *et al.* (2017), and Tengeh & Nkem (2017) utilise mixed methods research.

Given this, it is worth reflecting on their relevance to broader research on entrepreneurship and the specific role of culture in determining entrepreneurial activity. For instance, studies that have used quantitative methods are criticised for ignoring the context and dynamics of culture in entrepreneurship. Given that many other factors might co-vary, it is hard to show that culture is the key factor at play. For instance, if it is observed that a particular type of entrepreneurial outcome in an area is a consequence of the prevailing culture in that society, there may be other factors, such as the environment, that might contribute to that particular outcome (Molina-Azorín *et al.* 2012).

The second major problem in quantitative analysis, particularly in econometrics, is "specification error", where relevant variables in a model can be omitted (Wonnacott & Wonnacott 1970; Klassen *et al.* 2012), Associated with this is the unexplained error variance, which is very common in social science studies.

Using qualitative analysis to complement a quantitative analysis provides a mechanism to understand factors that cause the error variance. Most importantly, the use of the qualitative method can help generate other new ideas (Klassen *et al.* 2012).

Similarly, qualitative analysis is criticised on the basis that it is difficult to replicate the results generated from such studies, as they largely concentrate on individual perspectives, that have been found to lack uniformity (Tashakkori & Creswell 2007). Moreover, concentrating on an individual's perspective in cultural studies is problematic because culture is held collectively and it is therefore challenging to adequately capture aspects of culture at the individual level. To skillfully analyse culture, individuals' viewpoints are taken a step further and analysed at the community/group level. At this level, the scores of individuals are averaged. It is these averaged scores that are analysed to identify cultural values (Schwartz 1992, 1994). Given that people are constantly changing their perspective on life, verification of qualitative data can sometimes be a challenge (Armendariz de Aghion & Gollier 2000). The use of a mixed strategy is preferred in research of this type, in which both quantitative and qualitative dimensions are examined to address the research problem on culture, which can be read from multiple perspectives (Ngulube 2010).

4.3.2 Mixed method Rationale and Justification

As highlighted in the preceding section, this study uses a mixed-method approach to fully explore *how* and *why* the relationship between culture and entrepreneurship might emerge in SSA. By combining the two methods, the study attempts to provide a more comprehensive understanding of the topic than would be possible with either method alone (Morse 2003; Creswell & Plano Clark 2011).

In addition, little is known in the literature about culture and entrepreneurship in SSA. Therefore, based on the nature of the research questions and the phenomenon being explored, which focuses on understanding experiences, opinions, attitudes and values, a triangulation utilising qualitative and quantitative data is an appropriate technique (Hussein 2009; Teddlie & Tashakkori 2009).

In this regard, there is therefore a need to first conduct an exploratory (quantitative) study to identify the cultural variables that can be used to understand the link between culture and entrepreneurial activity, followed by a qualitative study to expand on the quantitative findings.

By using this research approach the context-specific variables will be identified and incorporated into the cultural framework that will be developed. This supports the results of Greene *et al.* (1989) who hold that the main purpose of implementing two methods sequentially is that the quantitative method informs the study, while the qualitative analysis improves the understanding of the context examined.

As the method goes a step further from conducting quantitative research to including interviews (qualitative research), the strength of qualitative research is added to the quantitative approach to overcome the inherent weaknesses of the quantitative research model (Tashakkori & Teddlie, 1998; Hoang & Antoncic 2003; Coviello & Jones 2004; Johnson & Onwuegbuzie 2004; Ritchie & Lam 2006; Klassen *et al.* 2012; Molina-Azorín *et al.* 2012). The procedures of this study are shown in Figure 4.2 overleaf.

Research Project Phase	Procedure	Output
Quantitative Data Collection	Principal component analysis and data aggregation	Culture and entrepreneurship variables
Quantitative Analysis	Binary logistic regression and Multilevel analysis	Descriptive and inferential statistics
2 Round Delphi Approach	Purposive sampling 2 participants per country (*n=14*) Questionnaire development	14 Experts selected
Qualitative Data Collection	Interviews with experts and questionnaires	Interview transcripts and filled questionnaires
Qualitative Data Analysis	Thematic analysis	Themes and their categories
Integration of Quants & Quals Results	Interpretation of quantitative and qualitative findings	Integrated matrix of results Discussion

Figure 4.2 Explanatory Sequence Design Procedure.

Source: Adapted from McCrudden and McTigue (2019)

In this work, quantitative data will be collected and analysed in the first phase, followed by semi-structured interviews (qualitative data), aiming to explore wide-ranging perspectives on the impact of culture on entrepreneurship in SSA. In this study, the quantitative methods show ***what*** relationship(s) exists between cultural measures and entrepreneurial activity in SSA and the qualitative method examines ***what*** led to such relationships and *how* this relationship works. The qualitative data, therefore, serves to explain the quantitative results in more detail (Creswell 2014).

The use of an explanatory mixed-research design has been validated in previous studies of entrepreneurship research (e.g. Chell & Baines 2000; De Clercq & Sapienza 2005), which agree that the qualitative and quantitative parts are important when examining different sides of the same phenomenon and can lead to a better understanding of the phenomenon. In addition, a qualitative analysis is helpful to clarify any quantitative results that contradict expectations (De Clercq & Sapienza 2005).

4.4   Data Collection

As discussed in the previous section, the researcher utilises a mixed-method design to collect data. The quantitative component uses regression analysis to test the association between the variables identified in the study. The quantitative aspect of the research is based on the individual-level data from the Afrobarometer[3] database and GEM[4] dataset from 6 of the 7 SSA countries selected for this study[5]. The data analysis takes place on two levels. First, at the individual level (single-level) where Afrobarometer data is used, followed by multilevel that include both individual and country level where both datasets – Afrobarometer and GEM – are used.

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[3] Afrobarometer is a pan-African research institution conducting public attitude surveys on democracy, governance, the economy and society in 30+ countries repeated on a regular cycle (About Afro barometer | Afro barometer)

[4] The Global Entrepreneurship Monitor (GEM) is a not-for-profit academic research consortium that collects information on global entrepreneurial activity and makes it readily available to as wide an audience as possible (GEM Global Entrepreneurship Monitor (gemconsortium.org).

5 The GEM data does not cover Zimbabwe.

Using this level of statistical testing provides a more detailed and structured overview of the situation regarding African culture and entrepreneurship (Raudenbush & Bryk 2002; Luke 2004).

The qualitative phase involves using a modified Delphi approach to improve the results from the quantitative phase. This design lends itself to studies where the researcher wants to use qualitative data to explain unexpected results (Morse 1991; Creswell & Clark 2007). Semi-structured interviews and questionnaire approaches are chosen as methods for the qualitative analysis and the basis for this choice is explained in Section 4.4.2.

4.5 Quantitative Analysis

Quantitative research involves empirically measuring variables and using statistical methods to evaluate relationships between them. This approach is appropriate for the current study, because statistical testing is required to identify the nature of the relationships between the constructs under examination and to identify the culture and entrepreneurship framework applicable to the study area (The reader is referred to Section 1.7 and Table 4.1 for a summary of the research questions guiding this work).

The relationships specified above are summarised in the proposed hypotheses in Table 4.3 (over page) that guides the conduct of this study

Hypothesis	Hypothesised relationship
Cultural Variables	
H₁	*Social cohesion provides an environment for business knowledge sharing therefore it has a positive effect on entrepreneurship*
H₂	*Trust supports network relations therefore it has a positive relationship* with *entrepreneurship in SSA*
H3a	*Corruption redirects resources for the growth of businesses therefore it has a negative effect on entrepreneurship in SSA*
H₃ᵦ	*Corruption helps eliminate bureaucracy therefore it has a positive effect on effect on entrepreneurship in SSA*
H₄	*Government social-economic success creates a conducive environment on entrepreneurs therefore it has a positive effect on entrepreneurship*

Figure 4.3 Summary of Hypotheses

Source: Compiled by author

4.5.1 Phase 1- Logistic Regression

Description and preliminary analysis of data

The data used for the analysis in this phase comes from the Afrobarometer database[6]. Three waves (fifth, sixth and seventh) are used to form a data source that allows for a repetition of the analysis using multiple waves.

The Afrobarometer contains questions with which cultural dimensions can be described. As highlighted by Kaasa *et al.* (2014), combining data from different waves provides a better platform for measuring culture than is offered by a single wave.

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[6] The Afrobarometer is a multi-country public opinion survey (2001, 2004, 2006, 2009, 2013, 2015 and 2018) focusing on democracy, governance, economy and society in more than 30 African countries

This combination also reflects the cross-sectional nature of much of the available data, supporting the view that culture is largely fixed and takes time to evolve (Thurik 2007).

The Afrobarometer typically includes 1,000 to 2,000 respondents from each country and ranged from 1,200 to 2,500 for the seven countries (Botswana, Ghana, Malawi, Nigeria, Uganda, Zambia and Zimbabwe) analysed in this study. At the consolidated level, the total number of respondents analysed for the seven countries was 42,009, which was reduced to 38,804 after the adjustment process to remove the missing data for key variables. Table 4.4 provides a list of countries and the number of respondents.

Table 4.4 List of countries and number of respondents

Country	No of Respondents	Percentage
1. Botswana	3,598	9.3%
2. Ghana	7,200	18.6%
3. Malawi	6,007	15.5%
4. Nigeria	6,400	16.5%
5. Uganda	6,000	15.5%
6. Zambia	3,599	9.3%
7. Zimbabwe	6,000	15.5%
Total	**38,804**	**100.0%**

Source: *Afrobarometer 2020*

Variables and Measures Used

This section discusses the independent and dependent variables used in this study. It begins by explaining the dependent variables, followed by the independent variables, and how each was operationalised in this study.

Dependent Variable

As discussed in Chapter 2, the entrepreneurship definition chosen in this study is based on two perspectives: first, the GEM definition, which consists of Nascent Entrepreneurship and TEA; and another broader perspective that focuses on business owners who are at varying levels of formality and scale in their business ventures.

The first phase of quantitative data analysis research uses a measure of self-employment drawn from Afrobarometer as a surrogate for entrepreneurship. In this case, the advantage of using self-employment as a proxy for entrepreneurship is that this measure is available and can be applied across countries over a long period (Orobia 2003). In addition, self-employment is used in many other studies using alternative datasets, allowing the overall results of this study to be compared to those of others (Szaban 2018; Ayalew & Zeleke 2018). However, this measure is not without drawbacks. Using self-employment rates to estimate business creation or entrepreneurship might in some cases convey a distorted view of the level of entrepreneurship in a country, as the two initiatives are driven by different forces and are associated with different outcomes, with the level of self-employment in an economy being dependent on institutional and structural determinants; while entrepreneurship arises from motivation and/or innovation: the two may therefore not be identical (Wennekers & Thurik 1999; Wennekers *et al.* 2002).

However, there <u>is</u> a case for using self-employment as a substitute for entrepreneurial activity in developing countries. Studies have shown that the majority of the self-employed people in developing countries are necessity entrepreneurs in the standard sense (Gries & Naudé 2010). Standard characteristics of necessity entrepreneurs in developing countries apply equally to those self-employed who display self-initiative and risk-taking, and are consciously looking to take advantage of business opportunities with a view to survival. It is acknowledged that many self-employed in SSA do not take up their current status by choice, but out of necessity. Given an opportunity, they would shift to wage labour to improve their welfare (Gries & Naudé 2010; Bjuggren *et al.* 2012). This justifies the use of self-employment as an indicator of entrepreneurship in SSA (Wennekers *et al.* 2003; Blau 1987; Storey 1991; Van Stel 2005).

The entrepreneurs explored in this study are drawn from the formal and informal sectors and include people running small and medium enterprises with 0 to 250 employees.

Though the definition of what constitutes the formal and informal sectors varies from country to country, the widely used indicators adopted by WLO define informal enterprises as including firms that do not pay all due taxes or social security contributions to the government (Broda 2004). The second definition includes occupations without formal business registration that are predominantly active in primary economic sectors (Jütting *et al.* 2008). Third, the informal sector includes those businesses that employ fewer than 25 employees. It is important to recognise that there are businesses in the formal sector with a corresponding number of employees, but most fall into the informal sector. The number of employees is usually on the lower side, because most such businesses are small in terms of production capacity and finances, and cannot afford to hire more workers (Jütting *et al.* 2008). The formal sector is at the other end of the spectrum when it comes to these measures (Lehmann & Zaiceva 2013).

An indicator for self-employment is derived from the variable "main occupation". To be classified as self-employed, respondents answer the following question: "what is your main occupation?" Three replies were possible indicators of self-employment: "runs a business with fewer than 10 employees," "runs a business with more than 10 employees," and "trader/or hawker". It is important to recognise that because these responses are not related to any official source, such as companies' registry or tax returns, they have the advantage of capturing both formal and informal activity, but the disadvantage of not distinguishing between the two. Therefore, by looking at the categories above, either individually or in combination, a more complete story can be obtained.

Independent variables

Drawing from the insights of Ronald Inglehart (1997), who analysed aggregated national-level data in 43 countries using the WVS, this study analyses data at national and individual levels to determine the dominant culture in SSA.

The main difference between the Inglehart measures and those in this study is that the study emphasises the SSA culture, which presents a different context from the broader perspective taken in the Inglehart model. This implies that it would be desirable to generate measures that theoretically fit into the SSA context.

Cultural differences are captured through two dimensions, namely traditional/secular rational values and survival/self-expression values. Based on Afrobarometer data, Principal Component Analysis (PCA) is used to create indicators that describe aspects of cultural dimensions. In this study, a theory-based, rather than an empirical, approach was used to develop variables reflecting cultural dimensions similar to Inglehart (1997).

As highlighted in Section 4.4, the study will produce measures developed from, but not constrained by, the Inglehart model. As in the work of Kaasa *et al.* (2014), the aim is to capture aspects similar to those of Inglehart, but in the context of SSA. For each of the dimensions, questions are used that conceptually contain aspects of what the Inglehart model represents. It should be noted that official measurement parameters are not available for each of these indicators, either nationally or internationally. Much of the data generated so far comes from academic surveys and from data that was originally intended for other use and therefore serves as a proxy. This study will therefore utilise measures from the existing literature considered appropriate in the context of SSA, using the Inglehart model as the frame of reference as outlined in Table 4.5.

Table 4.5 Cultural measures and their description.

Model	Measure	Description	Sources
Local Community Culture	Government Success	Handling improving living standards of the poor, handling creating jobs, handling managing the economy, handling keeping prices down	Inglehart (2000)
	Trust	Trust police, trust army, trust parliament/national assembly, trust opposition political parties	Utomi (1998)
	Corruption	Corruption in police, corrupt government officials Pay bribe to get a document/permit /avoid problems with police	Malunga (2006)
	Social Cohesion	Member of a religious group, voluntary association, or community group	Huggins &Thompson (2016)

Source: Afrobarometer 2018

Control Variables

To minimize possible bias from omitted variables, other demographic and economic individual characteristics that might influence these values are controlled for. As such, four control variables were included, namely age, gender, wealth and education. Studies have shown that age influences entrepreneurial intentions, with youthful individuals generally displaying higher entrepreneurial ambitions, but possibly not having the capital and support to achieve them (Curran *et al.* 1991; Easterly & Levine 1997; Bosma *et al.* 2009; Welzel 2013). The age of respondents was operationalised in two age groups: 18-35 years and 36-50 years. The upper age limit (51 and above) was excluded from the analysis, because people of this age are much less likely to start businesses or run them, as most of them have become retirees (Ngadaya *et al.* 2019). Age dummies are included as controls divided into two categories (18-35 years, 36-50 years). These help to capture how different age groups are associated with self-employment (Welzel 2013).

The influence of gender is also an important factor to consider when analysing entrepreneurship. Research has shown that gender can constrain or promote

entrepreneurship. Brixiová & Kangoye (2016), in their study of Swaziland entrepreneurs, observe that women entrepreneurs face greater challenges in accessing funding than their male counterparts and therefore only run small businesses, due to limited seed capital; hence the need to control for gender.

Wealth was also included as a control variable. Research has shown that income and wealth are very closely related to self-employment status. Unemployed people earn little, so the self-employed are almost guaranteed to earn more (Glick & Sahn 1997). An asset-based approach to measuring household wealth has been utilized in this study. This approach is adopted from demographic studies which have found measuring consumer spending in low-income countries to be fraught with difficulties and have opted for other alternatives (Howe *et al.* 2008; Falkingham & Namazie 2002; Rutstein & Johnson 2004). This is compounded by the respondents' unwillingness to disclose information and by considerable differences in prices of commodities across areas, necessitating complex adjustment of expenditure figures. To circumvent these inconsistencies, indicators of living standards are used to construct wealth, such as ownership of durable assets, housing characteristics and access to basic services (Deaton 1997; Sahn & Stifel 2003). In this study, car/motorcycle ownership is used as a proxy for wealth at the household level. Owing to the method used to create the variables and the need to account for the possibility of endogeneity, regressions are performed independently with and without this control.

Human capital, as measured by educational attainment, has been found to increase productivity for a range of economic activities. Researchers estimate that education up to high school explains about a quarter of the increase in per capita income for the average family (Becker 1993). Shane (2003) argued that educated individuals are likely to seize an entrepreneurial opportunity, because education provides them with information and training that increase their profitability compared to those who are uneducated. Education also improves analytical ability, which leads to improved performance in a business venture.

Because human capital is known to increase productivity, individuals with high human capital can create better-resourced businesses with higher survival rates (Arenius and

Minniti 2005; Thai *et al.* 2013; Rodrigues 2018.). In relation to SSA, Harrison and Friedrich's (1994) study of Zimbabwean entrepreneurs found that lack of education, experience and basic skills in bookkeeping and accounting contributed to the failure of many entrepreneurs. Similarly, based on case studies of small businesses in Northern Tanzania, Trulsson (1997) found that an entrepreneur's success is related to his level of education, previous work experience and time spent abroad.

Therefore, there is an expectation that more schooling will improve chances of self-employment survival chances. However, some scholars still argue that the impact of education on self-employment may in some cases be negative, because people with higher education may prefer salaried work to self-employment. This preference increases the opportunity cost of self-employment (Beaujot *et al.* 1994; Robinson & Sexton 1994; Shane 2003; Millán *et al.* 2012). To present the above effects on self-employment, dummy variables are included to represent three education levels: up to primary, up to secondary and post-secondary level.

Since the focus of this study is on culture and entrepreneurship as represented by self-employment, education as a proxy for human capital will be used as a controlling factor for predicting chances of becoming self-employed. A summary of the variables used in this study is presented in Table 4.6.

Table 4.6 Summary of variables, source and the expected relationship sign

Data			
Variable name	**Variable Description**	**Data Sources**	**Expected sign**
Dependent variable			
Self-Employment	Business with less than 25 employees	Afro barometer	
Cultural Variables			
Social Cohesion	PCA Factor	Afro barometer	[+]
Corruption	PCA Factor	Afro barometer	[-]
Trust	PCA Factor	Afro barometer	[+]
Government Success	PCA Factor	Afro barometer	[+]
Control variables			
Age	Age groups 18-35 years	Afro barometer	[+]
Gender	Sex: Female	Afro barometer	[-]
Wealth	Owns house with a modern roofing structure	Afro barometer	[+]
	Owns, a motor vehicle		[+]
	Own mobile phone		[+]
Education	No formal education	Afro barometer	[-]
	Up to Primary		[+]
	Up to secondary		[+]

Source: Compiled by author

The influence of the selected cultural components on self-employment is examined by multiple regressions using individual microdata from the Afrobarometer; and the relationship that exists between culture and entrepreneurship is determined.

The decision to use multiple regression analysis is to allow for a deeper analysis of the effects of independent variables on the dependent variable. However, one of the major

difficulties in using multiple regression for many variables is multicollinearity, which complicates data analysis when there are linear functions of two or more of the predictor variables. To overcome this problem, the PCA is used, with the objective of grouping variables that are highly correlated into principal components, thus simplifying the analysis (Olawale & Garwe 2010).

Factor scores are widely used in cross-national research to account for all information contained in a given dataset by using the measures created to substitute all the variables within that dataset. This process increases computational efficiency when conducting additional statistical analyses (Miller & Whicker 1999). Varimax rotation was then used to assign PCA factors to a single factor.

As shown in Table 5.2, the first 6 eigenvalues were 3.991, 2.474, 1.970, 1.653, 1.356 and 1.116; and the corresponding cumulative percentages of variation explained were 20.0, 32.3, 42.2, 50.4, 57.2 and 62.8. Given that there are no set rules to follow in determining the number of factors, a catechistic approach is used, to create a rationale for determining the factors calculated.

Binary Logistic Regression

As discussed in Section 4.3, the first phase of the study involves the use of binary logistic regression analysis to test the hypotheses developed in Chapter 3. Logistic regression analysis approaches are popular in social science research, because they allow the researcher to avoid some of the restrictive assumptions of ordinary least squares (OLS) regression, such as the assumption of a linear relationship between the dependent and the independent variables (Garson 2002).

In this research, the choice to use logit regression analysis is based on two reasons: first, the dependent variable is discrete in nature, which makes the use of ordinary least squares regression inappropriate, as it does not take into account the discrete nature nor the censorship of the data; and second, logit regression analysis is indicated as the appropriate method where there is an unequal sample of the population, which is the case for the data used in this study (Maddala 1991).

A binary logistic regression approach examines the probability of making a particular choice (the decision to become self-employed), based on the cumulative logistic probability function. With logistic regression, the response variable is an indicator of some (binary) characteristic and the outcome probabilities for each dependent variable value are the basis of the model:

Let p be the probability of the an event occurring and 1-p be the probability of its non-occurrence. Thus, the odds of the event are given by:

(4.1) $Odds = \frac{p}{1-p}$

The logistic function with a single predictor is therefore defined as:

(4.2) $Log\left(\frac{p}{1-p}\right) = \alpha_0 + \beta_i x$

Logit regressions are conducted to determine whether self-employment is associated with culture. The aim of this test is to assess the independent effects of the four factors identified under PCA and control variables on culture influencing entrepreneurship. Regression analysis is therefore used to test whether relationships persist after controlling for other influences. The study examines results from a series of logistic regressions in which the dependent variable is self-employment, a proxy for entrepreneurial activities. The regression uses Afrobarometer data for the period 2010-2018. Four cultural variables are included: government success, trust, social cohesion and corruption. Also included are the control variables indicating level of educational level, age, gender and wealth. Based on these variables, the linear logistic model can now written as:

$$(4.3) \quad \log \frac{\hat{p}_j}{1-\hat{p}_i} = \alpha_{jo} + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \cdots \beta_k X_k + \gamma_i Z_i + \varepsilon_i$$

where the dependent variable estimated as the probability of becoming self-employed $(SelfE_J)$

$$(4.4) \qquad \hat{p}_i = prob\left(SelfE_J\right)$$

The specification of this logistic model is:

$$(4.5) \quad \log \frac{\hat{p}_j}{1-\hat{p}_i} = \alpha_o + \beta_1 \ government \ support_i + \beta_2 \ trust_i +$$
$$\beta_3 social \ cohesion_i + \cdots \beta_{j4} \ corruption_i + \gamma_i \ gender_i + \gamma_i \ age_i +$$
$$\gamma_i \ education_i + \gamma_i \ wealth_i + \varepsilon_i$$

where $SelfE_J$, represents self-employment

X_i is the set of cultural variables

Z_i represents personal characteristic control variables.

The independent variable $(SelfE_J)$ as a measure of entrepreneurship is regressed against four culture measures experienced by the individual. The relationship that exists between culture and self-employment is then determined.

4.5.2 Phase 2 -Multi-level Regression

As highlighted in Section 4.4, Phase 2 of the quantitative analysis involves the use of multilevel regression analysis with Afrobarometer and GEM data. The GEM research is a standardized dataset of entrepreneurial activities that enables transnational entrepreneurship research. It has been used in entrepreneurship research and aims to allow researchers to examine different factors associated with entrepreneurial activity, based on different contextual characteristics (Reynolds *et al.* 2005; Autio *et al.* 2013; Estrin *et al.* 2013; Klyver *et al.* 2013; Kwon & Arenius 2010; Stenholm *et al.* 2013; Thai & Turkina 2014). GEM began its surveys in 1999 and is the most extensive study of entrepreneurial activity covering both developing and developed economies.

GEM measures entrepreneurial activity by examining an individual's behaviour in relation to starting a business (Bosma *et al.* 2012; Aparicio 2017). The GEM – Adult Population Survey (APS) is a representative weighted sample of at least 2000 interviews with adults (18-64 years old) interviews in each of the participating countries, conducted by either telephone or in person. GEM data is made publicly available three years (sometimes longer) after data collection (Reynolds *et al.* 2005).

Data collection and Hierarchical structure

To test the proposed hypotheses, a dataset is constructed relying on two sources: country-level data from the Afrobarometer for cultural measures; and individual-level data on entrepreneurship and personal characteristics from GEM. With very few exceptions, the data includes a representative sample of the working-age population of 2000 or more for each country. This study uses a sample of respondents from 2010 to 2019 respondents, covering six out of the seven countries with nearly 17,650 observations. Due to data limitations, one country (Zimbabwe) was not included in this analysis. In recognition of and to improve the validity of the results, the study uses multiple sources of data (qualitative and quantitative). Table 4.7 lists the countries included in the GEM sample and the number of respondents for each.

Country	Frequency	Percent
Ghana	2,222	12.6
Nigeria	2,651	15.0
Uganda	4,455	25.2
Zambia	2,157	12.2
Malawi	2,006	11.4
Botswana	4,159	23.6
Total	**17,650**	**100.0**

Table 4.7 Number of Respondents per Country

To determine how the cultural context influences entrepreneurial behaviour, variables characterising cultural norms of the seven countries surveyed are drawn from the Afrobarometer database (*the reader is referred to Section 4.4 for a detailed explanation of Afrobarometer*).

Dependent Variables

Two dependent variables of interest are used, namely the TEA rate and the rate of nascent entrepreneurship. Depending on the stage of development, different variables provide a broader or narrower definition of entrepreneurship.

Total Entrepreneurship Activity

A central result of the GEM project is the TEA rates, which provide a universally comparable measure of entrepreneurship. The TEA rate is a combination of measures of the proportion of working-age adults (18-64 years old) in the population who are at pre-startup phase (nascent entrepreneurs), and the post-startup phase of businesses (owner-managers). The TEA measure results from a series of questions that measure the individual's stage of entrepreneurial activity and check whether they own a business or just have an interest in running it. Figure 4.3 below shows how GEM measures TEA.
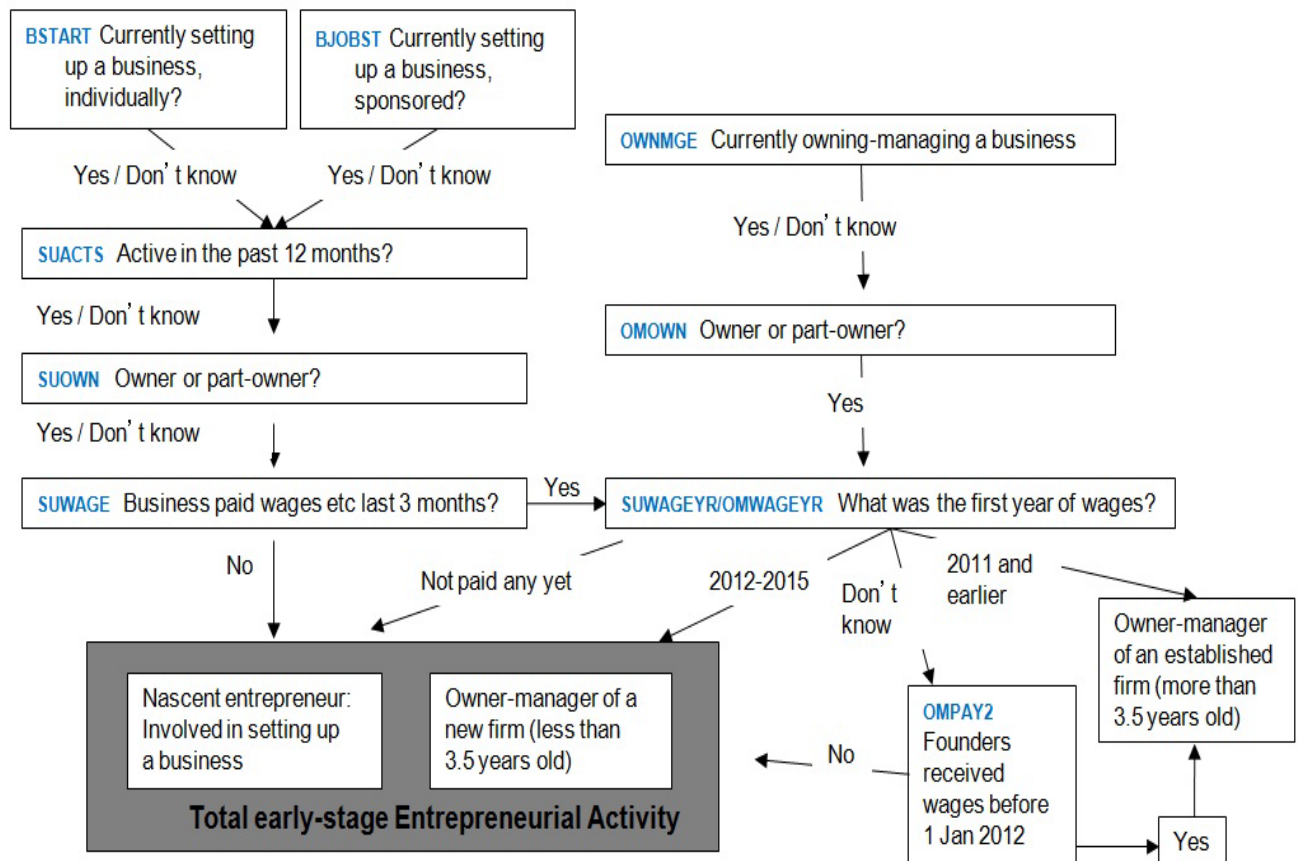
Figure 4. 4. TEA Flowchart

Source*: GEM (gemconsortium.org)*

Nascent Entrepreneurship

The other dependent variable is nascent entrepreneurship. Reynolds (1991) recommends that the best time to study business formation is when individuals are actively starting a new business (nascent entrepreneurs). Consequently, GEM defines nascent entrepreneurs according to two criteria: all individuals involved in a business start-up, who have been active in the last 12 months, excluding those taking full/part ownership and future management and who have not had a positive cashflow in the past three months (Arenius and Minniti 2005; Kim, Aldrich and Keister 2006).

Key Explanatory Variables

The four independent variables used in this analysis are the same as those used in the single-level analysis, namely social cohesion, trust, government support and corruption, drawn from the Afrobarometer database. Values for the cultural dimension scores are provided as components derived from the PCA described in Section 5.1. Averages of the scores of individuals from each country are taken and varied over time, to produce the final estimate of the given components.

Control Variables

The empirical testing of the proposed hypotheses enforces the use of control variables at the individual level. We include two demographic variables of age and gender, which are derived in a manner similar to that for the Afrobarometer data, as explained in Section 4.4. The estimated equations, which include individual effects (subscript i) and country means (subscript j), are written as follows:

$$(4.6)\ Entre\ ij = \beta_{0j} + \beta_{j1}\ X_1\ + \beta_{j2}\ X_2\ + \beta_{j3}X_3 + \cdots \beta_k\ X_k + \gamma_{ij}\ Z_i + r_{ij}$$

The specification of this model is:

$$(4.7)\quad Entre\ ij = \beta_{0j} + \beta_{j1}\ (government\ success\ _{ij)} + \beta_{j2}(\ trust_{ij}) +$$
$$\beta_{j3}(social\ cohesion_{ij}) + \beta_{j4}\ (corruption_{ij}) + \gamma_{ji}\ (gender_{ij}\ ) +$$
$$\gamma_{ji}\ (age_{ij}) + \gamma_{ji}\ (education_{iJ}) + r_{ij}$$

Where $Entre_{iJ}$, is the measure of entrepreneurial activity

X_1 is the set of cultural variables

z_{ij} represent personal characteristic control variables.

4.6   Qualitative Analysis

The use of qualitative data extends mixed-method research and advances a model to explain a process (Creswell *et al.* 2006). After the completion of the regression analysis in the quantitative phase, a qualitative follow-up is performed to obtain a more nuanced understanding of both the expected and unexpected outcomes of the impact of the four cultural constructs identified as part of the quantitative phase. This phase will in part provide answers on *how* culture affects entrepreneurship in SSA. The data for the second phase will be collected using a two-round Delphi strategy, beginning with semi-structured interviews and then questionnaires (Day & Bobeva 2005). In contrast with the quantitative analysis, which is the first and most important phase of this study, the interviews and the questionnaire in the second phase attempt to gather deeper information, investigating beyond a superficial level.

As highlighted in Section 4.3, the qualitative research design for this study involves questioning participants who are experts through interviews. The experts are composed of managers and directors working in sectors dedicated to promoting entrepreneurship, such as governments, microfinance academics and non-governmental organisations. The aim is to identify a wide range of entrepreneurship stakeholders, in order to gather diverse perspectives on the culture and its impact on entrepreneurship in SSA.

Experts will be interviewed to gain a detailed understanding of how the culture affects entrepreneurship development in the SSA context and what can be done to reorient the prevailing culture in their countries towards entrepreneurship promotion. Therefore, the experts are treated as twofold: individual participants, who present their personal perspectives; and as professionals in entrepreneurship development. The use of interviews in this study advances the quantitative results and helps identify variables critical to the entrepreneurship process (Johnson and Onwuegbuzie 2004; Molina-Azorín *et al.* 2012).

Interview Participants

Purposive sampling was used to select the participants for the interviews. This sampling technique has been widely used in entrepreneurship studies and is particularly useful when a specific type of participants needs to be identified (e.g., Xiang 2009; Davey *et al.* 2011; Mitchelmore & Rowley 2013). As mentioned above, participants will be targeted based on their experience in entrepreneurship. Table 4.10. provides a list of the 14 participants whose identities have been anonymised, but are prefixed with a code to indicate their general role.

Table 4.8 List of Interview participants

Participant[7]	Age bracket	Country	Gender	Profession	Years of Experience
RA1	36-50yrs	Botswana	Male	Accountant	12
RC2	36-50yrs	Nigeria	Male	Consultant	7
RE3	36-50yrs	Zimbabwe	Female	Entrepreneur	10
RE4	26-35 yrs.	Malawi	Male	Entrepreneur	8
RR5	36-50yrs	Zambia	Male	Researcher	15
RC6	26-35 yrs.	Ghana	Male	Consultant	7
RIT7	36-50yrs	Uganda	Male	IT Manager	17
RA8	36-50yrs	Zimbabwe	Female	Accountant	12
RE9	26-35 yrs.	Nigeria	Male	Entrepreneur	10
RE10	36-50yrs	Botswana	Female	Entrepreneur	5
RH11	36-50yrs	Malawi	Female	HR Manager	15
RC12	Over 50yrs	Zambia	Male	Consultant	10
RA13	36-50yrs	Uganda	Female	Accountant	19
RM14	36-50yrs	Malawi	Male	Bank Manager	21

Source: *NVivo Thematic Analysis (2021)*

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[7] Participants Codes Key: RA-Accountant, RC-Consultant, RE-Entrepreneur, RIT-IT Manager, RH-HR Manager

The experts were then interviewed following the policy Delphi model. The model ensures that both observations and interviews were intertwined with questionnaires, including some closed-ended questions/items (McKenna 1994). In this study, the combination of semi-structured interviews followed by questionnaires is used because it accords the researcher an opportunity to control the scenarios as they unfold at each stage of the process (Habibi *et al.* 2014).

Delphi Study Implementation

The process is used to identify the issues that explain culture and entrepreneurship and takes the form of a policy Delphi constructed as a series of two data collection methods, semi-structured interviews and questionnaires, to collect opinions on entrepreneurship (Linstone & Turoff 1975). An important aspect of this Delphi is that each participant receives feedback on the statements of the other participants before moving on to the next round. Participants may also change their views according to new information that has become available.

According to Day & Bobeva (2005), using the Delphi model allows for the choice of a small respondent size, which ensures that the researcher maintains a consistent structure for collecting expert opinions and in the assessment of such opinions (Gordon 1994; Donohoe and Needham 2009). Based on similar studies in literature, 14 participants are selected to take part in the Delphi process (Gordon 1994; Day and Bobeva 2005). The experts are selected from the seven countries under study: Botswana, Ghana, Malawi, Nigeria, Uganda, Zambia and Zimbabwe. This selection process, therefore, makes the Delphi approach suitable for this study, as the researcher can cover all countries in its application.

4.6.1 Round 1 – Semi structured Interviews

Round 1 is an idea-generation exercise, where participants create ideas or statements. Each participant receives a questionnaire with five open-ended questions.

This round allows individuals to express an objective point of view and allows the researcher to ascertain the degree of agreement that exists between respondents.

Pilot Interviews

The interview questions were pilot-tested with two members who are both researchers. One participant is from the University of Chester and another is a PhD student at Nottingham Trent University.

Seidman (1998) argues in his study for the use of pilot studies and suggests that a pilot study is important because it allows the researcher to test their research design, measure their ability to conduct studies and deal with practical issues. The feedback received during the pilot project helps the researcher to improve both the interview questions and the interview protocol, thereby promoting the rigour and trustworthiness of the research output (Dikko 2016). Pilot interview participants will be selected to participate, based on their familiarity with practical aspects of culture and entrepreneurship in developing countries. This criterion makes sense, because it ensures that people with entrepreneurial experience participate. The results of the pilot study show that the interview questions are appropriately formulated and no problems of understanding or interpretation are to be expected.

However, the participants in the pilot test indicated the need to include additional probing for the questions regarding the impact of politics on entrepreneurship. This is based on the premise that the SSA process of entrepreneurship depends heavily on the current government's support and policies (Sriram, and Mersha 2010). The two participants also felt that, in some cases, the questions should be followed by an example, to clarify the meaning and provide direction for the participants. Based on these observations, the responses in the pilot interviews with the two participants helped the researcher to be well informed about the feasibility of the questions and to identify necessary changes in the interview questions design.

Following feedback from the pilot interviews, the questions were then worded broadly enough to allow interviewees to better understand the meaning of the questions and share their experiences, but also to allow the researcher to get the precise answers and data that the questions are designed to solicit (Dikko 2016).

he Delphi was initiated by an email sent to each expert requesting their participation in the interview. All the interviews were conducted via Microsoft Teams, with the exception of one interview, which was conducted through Skype. This approach was ideal given the location of the experts, which made it possible to contact each person, especially considering participant safety in relation to Covid-19.

Interview Schedule

The 5 semi-structured open-ended questions of the interview were derived from the literature review and the results of the quantitative analysis explored in Chapters 2, 3, and 5 (Petty *et al.* 2012). Additional questions will be added in Round 2 of the Delphi Study

The questions were arranged in a logical order using the following sequence.

1. Introduction to the research;
2. Introduction of the participants;
3. Interview questions; and
4. Closing remarks.

Details of each section of the interview schedule are below.

Introduction to research and participants

Here the researcher presents the study topic and the purpose of the interview and obtains consent to perform the interview. Confidentiality procedures and withdrawal rights will also be explained during this time.

The section concludes by collecting demographic information from the participants and requesting that the interview be recorded (Ritchie & Lewis 2003).

Interview Questions

Here the interview takes shape, as the researcher works through the questions, using a systematic approach that allows for detailed explanations (Kvale 1996; Ritchie and Lewis 2003).

The questions of the interview revolved around the following themes:

Theme 1: Definition of the terms culture and entrepreneurship

Theme 2: What influence do different cultural constructs have on entrepreneurship?

Theme 3: The problems faced by entrepreneurs that originate from a culture

Theme 4: The role of governments in supporting entrepreneurship

Closing Section

Finally, a standardised closure procedure was followed, during which respondents were thanked and asked if there were any additional questions they would like to ask the interviewer or other points that the respondents felt were important in exploring the topic that were not addressed in the questions.

Probing was used during the interviews, to get the respondent to expand their answers (Robson, 2011). According to Creswell (2007), probing is important because it allows the respondents to fully answer the questions and may reveal other areas of exploration not previously covered. Appendix F contains the interview questions for Round 1 and examples of the prompts that followed, although the exact nature of these depended on the initial answers given. The interviews were then recorded, transcribed, and analysed thematically.

Thematic Analysis

A widely-used tool used in the literature to report the experiences of the respondents during interviews is thematic analysis (TA). According to Braun and Clarke (2006), thematic analysis is a technique in the qualitative analysis to achieve three aims: (a) identifying underlying ideas in interviews; (b) analysing interview data; and (c) reporting the themes that emerged from the analysis.

Horn (2010) also defines TA as a template in which emerging themes and codes are presented, based on respondents' insights and experiences (Frith & Gleeson 2004; Alhojailan 2012). TA is also used to interpret topics/subtopics that have emerged from the coding of raw data (Boyatzi 1998). The chronological steps in performing TA in this study are shown in Figure 4.4.

Use themes to draw conclusions

Refining and naming of themes

Identification of common themes

Identification and generation of preliminary codes

Familiarisation with the data
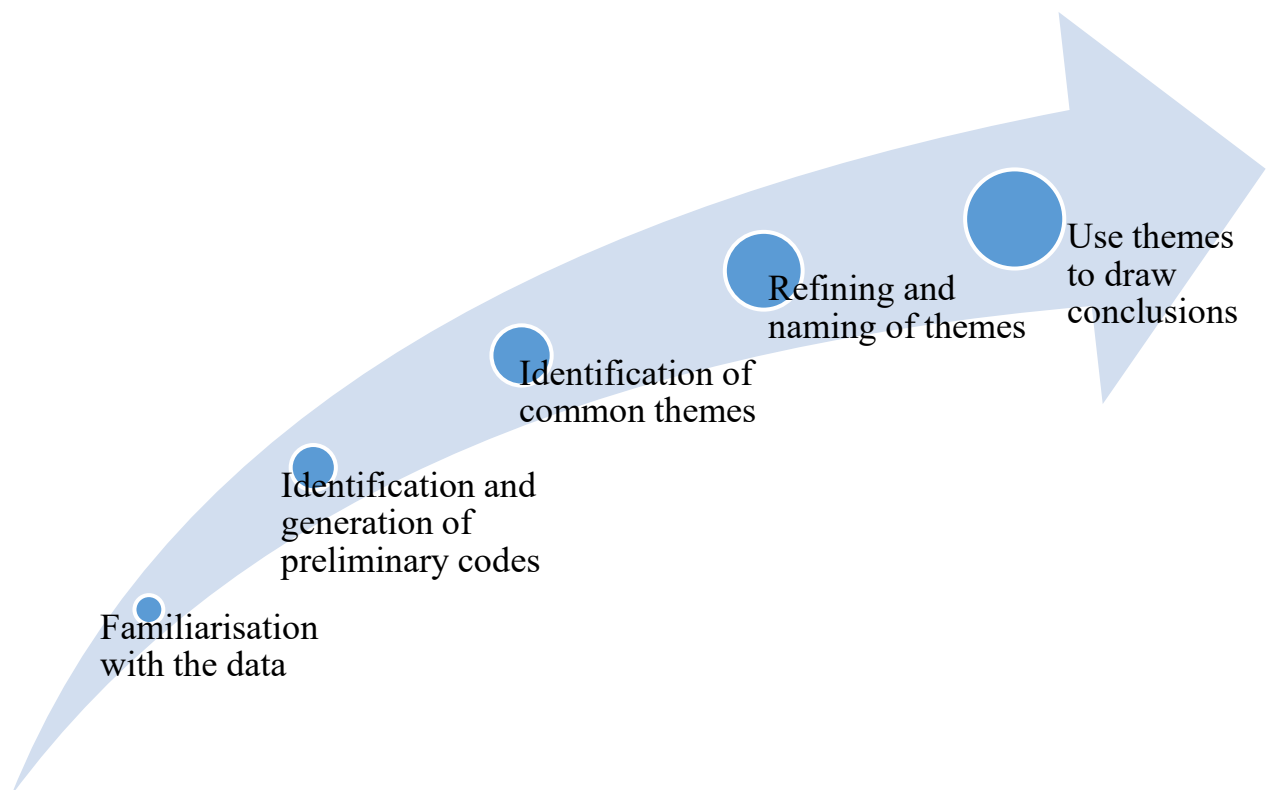
Figure 4.4 Thematic Analysis steps

Source: Adapted from Braun and Clarke (2006)

The steps above were systematically followed while analysing data resulting from the interviews with the experts from the seven countries on the core issues of corruption, social cohesion, trust and government support. The themes and sub-themes that emerged from the analysis of the interviews helped the researcher understand the *how* question that was not fully addressed by the quantitative analysis. By combining the qualitative and quantitative results the researcher can present a validated cultural model and thus achieve the research objectives outlined in Chapter 2.

4.6.2 Round 2 – Structured Questionnaire

The first phase of the Delphi was used to identify the similarities and differences in the responses among the participants. Common themes in the data are identified from the first questionnaire, and are then used to design a second set of questions. Thus the new sets of questions are a modification of the first set, but this time with multiple-choice questions that form a closed questionnaire (Linstone & Turoff 1975). According to Cothari (2004), a questionnaire is one of the most popular methods of data collection, because it is cheaper, can cover a larger geographical area and eliminates researcher bias (Allen 1978; Bryman 2004).

Structure of the Questionnaire

The questionnaire was distributed via email to the 14 respondents to determine their level of agreement, and 13 of the 14 participants completed it.

The structure of questions used in the questionnaire and their purpose are divided into sections as follows:

1. **Types of entrepreneurship:** examining the type of entrepreneurship in the SSA region.
2. **SSA Culture and Entrepreneurship**: to explore how factors such as trust, family background, religion, traditions and social cohesion promote or hinder the entrepreneurship process.

3. **Education and business experiences in entrepreneurship:** to determine whether education, skills, and experience contribute to entrepreneurship success
4. **Government support for entrepreneurs:** to examine the policies and support available to entrepreneurs in each country.

4.7 Integration of quantitative and qualitative analysis results

Integration in mixed methods research means bringing together quantitative and qualitative insights to better understand the research topic (Bryman 2006; Yin 2006; O'Cathain *et al.* 2007; Greene 2007; Bazeley 2009; O'Cathain *et al.* 2010; Fetters *et al.* 2013; Creamer 2017). It is crucial to explain how quantitative and qualitative results will be integrated when one adopts a mixed-method approach (Yin 2006; O'Cathain *et al.* 2010; Tunarosa & Glynn 2017; Uprichard & Dawney 2019).

While recognizing that are there are several ways to approach the integration process using mixed-methods, this study uses Fetters *et al.*'s (2013) framework as it allows the researcher to be pragmatic by combining principle- and practice-based approaches.

According to Fetters *et al.* (2013), integration takes place at two levels: the method level and the interpretation and reporting level. The integration processes and how they relate to this study will be explained in detail in the next sections.

Integration at the Methods Level

Integration at the methods level is implemented by integrating two sets of data through connecting and building. This is achieved by merging datasets that were collected and analysed at different points during a study for further examination (Ivankova *et al.* 2006; Bryman 2007; Teddlie and Yu 2007; Fetters *et al.* 2013; Creamer 2017; Uprichard & Dawney 2019). For instance, in the present study, which adopted a sequential design, the first phase collects and analyses data that feeds into the second. Based on the results of the integration at the design level, a researcher can decide whether and how to implement the integration at the other two levels, thereby shaping their conclusions (Teddlie & Tashakkori 2009; Creswell *et al.* 2011; Ivankova 2014;).

Integration at the Interpretation and Reporting Level

In this process, the two datasets are blended and interpreted with the understanding that the results are more informative when the datasets are combined than either dataset alone (Creswell *et al.* 2011; Wisdom *et al.* 2012; Fetters *et al.* 2013). Thus, this approach is adopted in this study, with the quantitative and qualitative results first reported in different chapters (Chapters 5, 6 and 7), and later discussed together in Chapter 8 (Creswell 2015; Halcomb and Hickman 2015). The two-phase design used in this study (Figures 4.1 and 4.2) begins with the collection and analysis of quantitative data, followed by the collection and analysis of qualitative data (Greene 2007; Bazeley 2009; Creswell *et al.* 2011; Wisdom *et al.* 2012; Creamer 2017).

4.8 Ethical issues

Ethical issues in research refer to principles that a researcher applies to ensure that they act morally and ethically throughout their research. Ethics focuses on what is considered right and wrong in the context of a study and professional standards in general (Denzin & Lincoln 2005). Saunders *et al.* (2009) suggest that the researcher has an obligation to consider the rights of everyone who participates in the research or is in any way affected by the work. Most researchers want to be able to collaborate with others and receive credit for their contributions, without affecting or causing any harm to other parties (Resnik 2011).

It is the nature of all research projects that there are ethical issues in areas such as participant recruitment, consent and rights of withdrawal (Anderson 2009). Ethical issues were given serious consideration in this study, in order to ensure that it met the moral criteria of academic researchers in general and NTU's ethical practices in particular. The researcher in this study is deeply aware that it is their obligation to ensure that the participants are properly informed and consulted when necessary about the possible implications and inconveniences that may arise in the process of participating in any type of research.

In this regard, the participants selected for this study were physically mature and mentally stable and willing to voluntarily share their entrepreneurial experiences.

As part of the recruitment process, the participants were informed in detail about their rights, using a participant information sheet and a declaration of consent (Appendices D and E). The participant information sheet and consent form were prepared in such a way that each subject freely, knowingly and rationally gave their consent to participate in the study. The forms allow participants to make informed decisions about the research and to be aware of the risks and potential benefits before participating.

In order to ensure that all interview data was collected unambiguously, the consent of the respondents to the recording of the interviews was obtained. The participants were also assured that the entire process would be kept confidential and were allowed to express themselves beyond the pre-structured content of the interview questions. Each participant was interviewed in their free time and at the location of their choice. In order to protect respondents' right to privacy, the researcher also anonymised each participant's identity. However, it is important to mention that, due to the nature of the discussions and the position of the respondents, third parties may be able to indirectly identify the respondents from their answers. Respondents were therefore informed of this possibility, but were assured that every effort would be made to ensure that the information is anonymised at all times.

Data was collected and stored strictly in accordance with the Data Protection Act. In terms of anonymity and confidentiality, the data was carefully and securely stored for the duration of the research, increasing authenticity. Additionally, during the data analysis process, the identified issues were shared with the researchers' supervisory team as a means of validation to ensure the trustworthiness of the qualitative data.

4.9 Chapter summary

This chapter addresses a variety of issues that influenced the methodological approach and design of this study and explains the choice of study and its rationale, which has a central focus of examining how culture influences entrepreneurship in SSA. The study follows a mixed-method approach and uses a sequential explanatory design to address the research objectives. The design includes two phases performed sequentially: the quantitative phase and the qualitative phase.

The first phase of the study involves a quantitative analysis of data from the Afrobarometer and GEM to identify relationships between the four cultural measures: social cohesion, trust, corruption and government success, with entrepreneurship. The second phase of the study involved a qualitative analysis of semi-structured interview data and questionnaires to examine the contextual and descriptive determinants perceived to underlie these relationships. This was followed by a discussion integrating the results from both phases. This chapter also includes the research philosophy, design, appropriateness of mixed-method design, the rationale for data, sources of data selection, data sources, data sampling and ethical considerations. The next chapter focuses on the creation of variables to be used in the study and presents the results and analysis of the first phase of data collection.

Chapter 5: Single- level Quantitative data analysis

5.1 Chapter overview

This chapter has two objectives: to analyse the quantitative data at an individual level and to present the results. To achieve this, the chapter is divided into four sections. Section 5.2 uses data from Afrobarometer to perform PCA, in order to identify cultural constructs for further application in regression analysis. Section 5.3 presents a logistic regression of self-employment at the individual level. This is followed by a series of robustness checks in Section 5.4, with 5.5 being a summary of the chapter.

5.2 Principal Component Analysis (PCA)

As highlighted in Section 4.5, one of the major challenges in using multiple regression in a model with many variables is that of multicollinearity, which occurs when there are near-constant linear functions of two or more of the predictor variables, complicating the analysis. To solve this problem, the study uses PCA, with the aim of grouping highly-correlated variables into principal components, which simplifies the analysis (Olawale & Garwe 2010). Applying PCA with a varimax rotation allows the generation of un-correlated, well-defined, easy-to-interpret factors. This is ideal for creating the cultural dimensions identified in Chapters 2 and 3 as influencing entrepreneurship in SSA.

Table 5.1 Statements presented to respondents and the Inglehart Model Constructs

Question	Statement	Inglehart Construct	1	2	3	4	5
25b.	Member of a voluntary association or community group	Traditional	I	PI	N	PNI	NI
26a	Attended a community meeting during the past year	Traditional	A	PA	N	PD	D
26b	Got together with others to raise an issue during the past year	Self- Expression	A	PA	N	PD	D
59b	Most people cannot be trusted	Traditional	A	PA	N	PD	D
59g.	Other ethnic groups cannot be trusted	Traditional	A	PA	N	PD	D
59h	The police cannot be trusted	Traditional	A	PA	N	PD	D
59i.	Traditional leaders cannot be trusted	Traditional	A	PA	N	PD	D
60a	The level of corruption in this country increased	Self- Expression	A	PA	N	PD	D
60b	Some members of Parliament are involved in corruption	Self- Expression	A	PA	N	PD	D
60c	Most Government officials are corrupt	Self- Expression	A	PA	N	PD	D
60d	Some local government officials are involved in corruption	Self- Expression	A	PA	N	PD	D
60e	Police officers are most of the times involved in corruption	Self- Expression	A	PA	N	PD	D
60g	Some judges and magistrates are involved in corruption	Self- Expression	A	PA	N	PD	D
61a	Paid a bribe to a government official to get a document	Self- Expression	A	PA	N	PD	D
61d	Paid a bribe to a police officer to get the assistance needed	Self- Expression	A	PA	N	PD	D
65a	The current government is failing to manage the economy	Self- Expression	A	PA	N	PD	D
65b	The current government has not improved living standards of the poor	Self- Expression	A	PA	N	PD	D
65c	Government is failing to create jobs	Self- Expression	A	PA	N	PD	D
65d	The current government has failed to ensure food sufficiency	Self- Expression	A	PA	N	PD	D

Source: Afrobarometer 2019

Key: I-Important, P1-Partly Important, N-Neutral, PNI-Partly Not Important, NI-Not Important, A-Agree, PA-Partly Agree, PD-Partly Disagree

Table 5.1 outlines 20 statements drawn from the Afrobarometer data, that correspond to the four cultural dimensions identified in Section 3.4 as social cohesion, trust, corruption, and government success. PCA will determine if these items are loaded on four factors that correspond to these dimensions. The 20 statements in Table 5.1, use a five-point Likert scale. Likert scales are commonly used in social science research because they make it easier to quantify responses so that statistical analysis can be performed and differences between participants can be observed and generalised (Hofstede 1984; Hechavarria and Reynolds 2009; Reynolds 2009; Hechavarria 2016; Wong *et al.* 2007). The five-point Likert scale for the anchored respondents is labelled "Strongly Agree" to "Strongly Disagree" and religious and belief items are labelled "Very Important" to "Not Important". Given that respondents from different backgrounds are involved in the survey, this is considered to be an appropriate approach.

To ascertain the appropriateness of using PCA, the Kaiser-Meyer-Olkin test (KMO) and the Bartlett's Test of Sphericity (BTS) were performed. The results (the BTS at 22241.53 and the level of significance at $P<0.000$) indicated that the data were suitable for the purpose of the PCA. The results of the KMO measure of sample adequacy were 0.791, meaning that there are enough items for each factor.

Table 5.2 shows that the first 6 eigenvalues were 3.991, 2.474, 1.970, 1.653, 1.356 and 1.116 and the corresponding cumulative percentages of variation explained were 20.0, 32.3, 42.2, 50.4, 57.2 and 62.8. Given no set rules to follow in determining the number of factors, a catechistic approach is used to create a rationale for determining the factors calculated. Varimax rotation, after a principal components extraction of factors, was used for the derivation and assignment of single factor questions.

Table 5.2 Extraction of Eigenvalues

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.991	19.954	19.954	3.991	19.954	19.954	3.275	16.373	16.373
2	2.474	12.368	32.323	2.474	12.368	32.323	2.660	13.301	29.673
3	1.970	9.849	42.171	1.970	9.849	42.171	2.115	10.573	40.246
4	1.653	8.267	50.439	1.653	8.267	50.439	1.804	9.021	49.267
5	1.356	6.781	57.220	1.356	6.781	57.220	1.401	7.004	56.271
6	1.116	5.581	62.801	1.116	5.581	62.801	1.306	6.530	62.801
7	0.963	4.815	67.616						
8	0.757	3.786	71.401						
9	0.666	3.331	74.733						
10	0.636	3.179	77.912						
11	0.622	3.108	81.020						
12	0.521	2.606	83.625						
13	0.504	2.518	86.143						
14	0.477	2.384	88.527						
15	0.471	2.356	90.883						
16	0.455	2.275	93.158						
17	0.396	1.979	95.137						
18	0.367	1.837	96.974						
19	0.355	1.776	98.750						
20	0.250	1.250	100.000						

Table 5.3 Varimax rotations classification into four factors

Question	Statement	Loading 4 factors	Factor allocation > 4 factors 5 factors	6 factors
	Factor 1: Trust			
59b	Would you say that most people can be trusted or you have to be very careful when dealing with people?	0.755	1	1
59g	How much do you trust other ethnic groups?	0.857	1	1
59h	How much do you trust the police?	0.860	1	1
59i.	How much do you trust your traditional leaders?	0.308	4	6
	Factor 2: Bribery and corruption			
60a	In your opinion, over the past year, has the level of corruption in this country changed?	0.735	1	1
60b	How many of the Members of Parliament do you think are involved in corruption?	0.842	5	5
60c	How many of the Government officials do you think are involved in corruption?	0.822	5	5
60d	How many of the local government officials do you think are involved in corruption?	0.308	4	6
60e	How many of the police officers do you think are involved in corruption?	0.786	2	2
60g	How many of the judges and magistrates do you think are involved in corruption?	0.841	2	2
61a	How often, if ever, did you have to pay a bribe to a government official to get the document you needed?	0.797	2	2
61d	How often, if ever, have you had to pay a bribe to a police officer to get the assistance you needed?	0.764	2	2

Factor 3: Government success

65a	How well or badly would you say the current government is managing the economy?	0.674	3	3
65b	How well or badly would you say the current government is handling improving the living standards of the poor?	0.607	3	3
65c	How well or badly would you say the current government is handling creating jobs?	0.768	3	3
65d	How well or badly would you say the current government is ensuring everyone has enough to eat?	0.744	3	3

Factor 4: Social Cohesion

25a	Let us turn to your role in the community, are you a member of a religious group that meets outside of regular worship services?	0.503	4	4
25b	Let us turn to your role in the community, are you a member of some other voluntary association or community group?	0.579	4	4
26a	Have you, personally, during the past year had attended a community meeting?	0.758	4	4
26b	Have you during the past year got together with others to raise an issue?	0.789	4	4

Source: Afrobarometer

Table 5.3 shows the loadings of the items for a 4-factor analysis and allocation with 4, 5 and 6 factors. The 4-factor solution accounted for about 50 percent of the total variance and was based on the factor loadings. The variables are grouped into four factors labelled according to common features *n* in the statements. The division into four factors seems to follow a natural order. It is, therefore, possible to classify the factors as trust, corruption, government success and social cohesion, as outlined in Section 3.4.

The first factor, Trust, comprises four elements and appears to relate to the level of trust that individuals place in those around them and even those in a position of leadership. The second factor, corruption and bribery, includes elements that testify to the fact that individuals acted in ways that compromised their moral conduct, in order to obtain favours from authorities. At least 70 percent of the respondents said they have at some point been engaged in corruption and bribery. This fits well with the high levels of fear and respect for authority known to be widespread in a culture with traditional values, as noted in the context of SSA and highlighted in Section 2.4 (Inglehart & Baker 2000).

The third factor, Government success, shows the respondents' level of satisfaction with the way government officials or leaders are working to improve living standards. Based on the responses collected, there is a common belief shared across the seven countries that leaders do not consider the socio-economic status of their people a priority. The overwhelming majority of the respondents believe that leaders do not make a positive contribution to their well-being. This also reflects the high power distance dimension of Hofstede's (1980) study, which was identified as common in SSA, as discussed in Section 2.5 (Danişnan & Özgen 2008; Anlesinya *et al.* 2018). The final factor, Social cohesion, exhibits measures that collectively indicate respondents' adherence to societal norms, a reasonable level of ''agreement" with elements suggesting a sense of belonging. This trend is indicative of the SSA community culture discussed in Section 2.4.

There is some overlap in the assignment of questions (e.g. item 60a would be expected to be in factor 2 but is assigned to factor 1 using 5 factors). Likewise, increasing the factors to five has no meaningful impact other than just splitting factors 1 and 2 into two, while keeping the other factors 3 and 4 the same. The same effect occurs when 6 factors are obtained.

Likewise, examining the items in additional factors did not provide any other reliable identifiable attributes. For example, the questions on bribery (Q61a and Q61d) rarely appeared under the same factor. Where they were grouped, the rationality of other included elements was unclear. Since the procedure for allocation factors is largely based on intuition, the allocation to 4 factors fits with the theory and appears to make sense. Additional factors that are poorly measured, because they are only loaded by one or two variables, may not add value to the process either. The scores for each of the factors were derived by summing the scores for each question in one factor, using the factor loadings as weights.

5.3 Binary Logistic Regression at individual level

The results for the binary logistic regression are presented in Tables 5.6 and 5.7. The starting point is the presentation of the descriptive statistics and the correlation matrix for the variables used in the regression analysis in Tables 5.4 and 5.5.

Table 5.4 Summary of Variables

Variable Name	Description	Type of Variable [a]	N	Respondents
AGE 1835	Age-group 18-35 years	D	19,386	49.60%
AGE 3550	Age- group 35-50 years	D	19,417	50.40%
Gender	Sex: male	D	19,393	50.00%
Gender	Sex: female	D	19,411	50.00%
EDUnoformal	Education level: no formal education	D	12,632	32.60%
EDU primary	Education Level: up to primary	D	15,871	40.90%
EDU secondary	Education level: up to secondary	D	10,301	26.50%
OWN car	Owns motor vehicle/car/motorcycle	D	5,647	14.60%
ROOFtradi	Traditional roof structure	D	33,418	86.10%
ROOF modern	Modern roof structure	D	5,386	13.90%
OWN phone	Owns mobile phone	D	21,234	54.70%

[a] *D=* Dummy

Source: Afrobarometer 2019

Table 5.5 shows the results of the bivariate correlation of the variables in the study. The results show no multicollinearity with correlations below the 0.80 thresholds (Gujarati 2003).

With the exception of government success, wealth and corruption, which do not show significant correlations, the results show that the dependent variable (self-employment) and the independent variables are significantly related. Social cohesion, age, education and gender are negatively related to self-employment. On the contrary, trust is positively associated with self-employment. The correlation matrix provides preliminary support for one of the six hypotheses.

Table 5.5 Spearman correlation coefficient

Variables	1: Self-employment	2	3	4	5	6	7	8	9	10
2. Corruption	0.003									
	(0.614)									
3.Government success	0.002	-0.255**								
	(0.714)	(0.000)								
4. Trust	**0.035****	**-0.282****	0.003							
	(0.000)	(0.000)	(0.525)							
5. Social Cohesion	**-0.024****	0.004	-0.007	**-0.037***						
	(0.000)	(0.477)	(0.182)	(0.000)						
6. Age	**-0.053***	**0.028****	**0.013***	0.006	**-0.101****					
	(0.000)	(0.000)	(0.010)	(0.238)	(0.000)					
7. Gender	**-0.054****	**0.028****	**0.013***	0.006	**-0.101****	**1.000****				
	(0.000)	(0.000)	(0.012)	(0.230)	(0.000)	(0.000)				
8. Education	**-0.048****	**0.016****	**0.016****	**-0.121****	**-0.104****	**-0.031****	**-0.031****			
	(0.000)	(0.002)	(0.002)	(0.000)	(0.000)	(0.000)	(0.000)			
9. Phone Owner	**-0.035****	**-0.019****	**-0.022****	**-0.119****	**-0.022****	**-0.067****	**-0.066***	**0.060****		
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	0.000		
10. Roof Structure	**0.031***	0.004	0.003	**-0.077***	**-0.118***	-0.003	-0.003	**0.099***	**0.110***	
	(0.000)	(0.404)	(0.515)	(0.000)	(0.000)	(0.553)	(0.552)	(0.060)	(0.066)	
12. Car ownership	**0.027****	**-0.012***	**-0.011***	0.105	**0.0148***	**0.0538**	**0.053***	**-0.144****	**-0.124***	**-0.059***
	(0.000)	(0.021)	(0.031)	(0.000)	(0.005)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
N	*38,804*									

Notes: *Bold values are significant at 10% or better. ***, **, ** are significance levels at 1%, 5% and 10% respectively.*

Table 5.6 Logistic regression results on self-employment

Variables	Model 1	Model 2	Model 3	Model 4	Model 5
Corruption	**0.050***	**0.067***	**0.068***	**0.074***	**0.065***
	(0.002)	(0.002)	(0.002)	(0.002)	(0.002)
Government Success	-0.031	-0.027	-0.027	-0.023	-0.028
	(0.021)	(0.021)	(0.021)	(0.021)	(0.021)
Trust	**0.102***	**0.109***	**0.109***	**0.105***	**0.092*****
	(0.019)	(0.019)	(0.019)	(0.019)	(0.002)
Social Cohesion	**-0.102***	**- 0.126***	**-0.125***	**-0.138***	**-0.126***
	-0.022	-0.022	-0.022	-0.022	-0.022
Control Variables					
Age (base category: over 35-50 years)					
AGE 1835		**0.484****	**-2.762***	**-2.709****	**-2.543***
		(0.043)	(0.767)	(0.775)	(0.784)
Gender (base category: female)					
Gender			**3.251****	**3.197****	**3.052****
			(0.767)	(0.775)	(0.784)
Education (base category: up to secondary)					
EDUnoformal				**0.680****	**0.666****
				(0.063)	(0.063)
EDU primary				**0.678***	**0.690****
				(0.006)	(0.061)
OWN phone					**-0.332****
					(0.044)
Roof structure (base category: modern roof)					
ROOFtradi					**0.385***
					(0.057)
OWN car					*0.243***
					(0.068)
N	*38,804*	*38,804*	*38,804*	*38,804*	*38,804*

[8]*Notes: Standard errors are in parentheses. Bold values are significant at 10% or better.*
***, **, ** are significance levels at 1%, 5% and 10% respectively.

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[8] Variable definitions: AGE 1835, the dummy for Age-group 18-35 years; AGE 3550, the dummy for Age-group 35-50 years; Gender M, the dummy for male; Gender F, the dummy for female; EDUNOFORMAL, the dummy for no formal education; EDUPRIMARY, the dummy for up to primary education; EDUSECONDARY, the dummy for up to secondary education; and ROOFTRADI, the dummy for traditional roof. See Table 6e for other variable definitions.

Binary Regression Results and Discussion

Table 5.6 shows the regression results of the study, in which two steps hierarchical multiple regressions are used to test the hypotheses. First, the main cultural variables are included in the regression, followed by the controls consisting of demographic and personal characteristics. This is to test whether the relationship is robust after incorporating other controls, since those with certain attributive cultural beliefs are also those with other traits associated with entrepreneurship.

Social Cohesion (β=-0.126, p<0.01) is significantly and negatively related to the propensity to become self-employed. The results suggest that traditional values characterised by collective actions, such as religion and community belonging, have negative effects on self-employment. Hypothesis H_1 is thus supported. This finding supports an earlier study by Pinillos and Reyes (2011), who argue that in low- and middle-developed countries collectivism, characterised by the societies' membership to a united, cohesive group (as found in traditional culture), has a negative influence on entrepreneurship. In collectivism, individuals identify with groups such as churches and community associations. Such association can discourage innovation when the group itself is less interested in innovation (Putnam 1993). Similarly, Levie (2007) opines that, where the group association does not add value to individual development, it is usually outsiders who are more likely to develop entrepreneurial inclinations, because they hold a different perspective from the group. In such cases, alignment with group values reduces the impact of networking and innovation.

Trust (β=0.092, p<0.01) is positively related to self-employment. The analysis suggests that where trust is low, levels of self-employment are correspondingly low. This is supported by Kodila-Tedika and Agbor (2016), who suggest that trust levels can be used to explain the differences in entrepreneurship across countries. Using a sample of 60 countries in 2010, their results suggest that low trust in other people outside the community leads to low levels of entrepreneurship, and high trust is associated with high levels of entrepreneurship. Similarly, in his review of Nigerian entrepreneurs, Utomi (1998), notes that in a low-trust society, as is the case in most of the SSA countries, businesses are likely to be small, because they are run by the entrepreneur and his family members alone.

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This is because most owners are reluctant to give up their businesses or seek support from non-family members and professionals, due to a lack of trust. This finding, therefore, supports hypothesis H_2.

The results also show that there is a positive correlation between corruption and self-employment ($\beta=0.005$, $p<0.01$). These findings are consistent with the strand of literature that focuses on the Grease hypothesis, which states that corruption is tolerated by small businesses, because it serves to rectify government bureaucratic processes (Palifka 2006; Habibov *et al.* 2017). This effect is evident in countries where business regulations are a burden. Second, bribes act as an incentive for bureaucrats working in countries where civil services are not fully developed (Green 2011). This finding, therefore, supports hypothesis 3b.

As discussed in Section 3.4, this study uses some socio-economic characteristics such as the person's age, gender, level of education and household wealth. Regarding the relationship between self-employment and the control variables used in this study, the results suggest that wealth, as measured by car ownership ($\beta=0.243$, $p<0.1$), has a positive impact on self-employment. This result is consistent with the findings in the literature that suggest that countries with low levels of per capita income have low rates of self-employment (Kuznets 1966; Acs 2006). In addition, poorer countries have lower self-employment rates, due to insufficient wealth that can be used to support businesses (Fields 2019).

Supporting this finding are recent studies of small businesses in SSA's informal sectors, which indicate a tremendous increase in the rate of necessity entrepreneurship in the region over the past decade (Mwirebua & Evans 2017). However, this increase is not reflected in statistics, as the available data collection mechanisms are unable to include the informal sector and therefore do not capture the trend. The main factor driving such growth is the high unemployment and poverty in the region, which forces people to become self-employed as a means of survival (Acs 2006; Mwirebua & Evans 2017; Ackah *et al.* 2019).

Similarly, age is found to be negatively significant in influencing self-employment (β=-2.543, p<0.01). This is supported by studies by Bosma *et al.* (2009) and Welzel (2013), who note that age affects entrepreneurial ambitions, with younger individuals generally showing higher ambitions, but theoretically lacking the capital and support to become entrepreneurs (Curran *et al.* 1991; Easterly & Levine 1997; Bosma *et al.* 2009; Welzel 2013; Randall & Coast 2016).

The effect of the remaining control variable, human capital, as represented by the level of education, proves to be positively significant for lower levels of education (none formal and up to primary level). Those with no formal education are most likely to be self-employed (odds ratio = 3.693) compared to the primary category. This finding is at odds with the those of many scholars in Africa, such as Bwisa (2017) who, in his study on why Africa should industrialise, states entrepreneurs without education fail to see opportunities and hence this leads to high rates of entrepreneurial failure in SSA. Likewise, in the context of entrepreneurship education, Anosike (2019) suggests that entrepreneurship education facilitates the development of human capital development, which helps tackle unemployment. Possible explanations for this finding are that: first, as discussed in Section 2.3, SSA entrepreneurs are essentially necessity entrepreneurs, as most of them are pushed into starting businesses as a result of unemployment due to a lack of skills preventing them from finding a higher-paying job (Thurik 2007; Benzing & Chu 2009). Moreover, according to Tamvada (2021), as an economy develops, individuals prefer to invest more time in acquiring professional skills than becoming entrepreneurs because, with the growth of per-capita income, the returns from salaried employment increase faster than returns from entrepreneurship. Therefore, highly educated individuals are unlikely to become entrepreneurs.

As discussed in Chapter 4, due to the method used to construct the variables and the need to consider the possibility of endogeneity, regressions are performed independently with and without controlling for wealth, while retaining all the variables from the original logistic regression model. If the wealth measures are excluded, however, the significance of the regression coefficients remains the same for all the variables (Table 5.6, Model 4).

These results provide further support for H₂ and H₃b by implication, suggesting that controlling for wealth causes no significant changes to the effect of culture on entrepreneurship (Nordenmark *et al.*, 2012).

5.4 Robustness checks

Several checks are performed to assess the robustness of the logit regression results. First, the regression model is re-estimated using ordinary least squares analysis. Table 5.7 shows regression estimates for OLS models. The results show that the two techniques provide similar results, suggesting that corruption, trust and age are positively (and significantly) associated with self-employment, while social cohesion and education are negatively (and significantly) associated with self-employment.

Table 5.7 OLS regression model of self-employment

Variables	Coefficients	Standard Error	P[[Z] = z]
	(n=38,804)		
Constant	**0.120*****	0.009	0.000
Corruption	**0.004*****	0.001	0.002
Government Success	-0.002	0.001	0.149
Trust	**0.005**	0.001	0.000
Social Cohesion	**-0.008****	0.001	0.010
Control Variables			
Age	**0.479*****	0.091	0.000
Gender	**-0.509*****	0.091	0.000
Education	**-0.016*****	0.002	0.000
Phone ownership	**-0.017***	0.003	0.030
Roofing Structure	**0.027***	0.004	0.012
Car ownership	0.013	0.004	0.324

Bold values are significant at 10% or better. ***, **, * are significance levels at 1%, 5% and 10% respectively.

However, there is weak statistical evidence regarding the binary logistic estimates that car ownership is positively related to self-employment, despite the OLS estimates showing a higher level of significance. The OLS technique, therefore, provides results similar to the logistic model for self-employment.

However, it should be noted that in some cases the OLS method can provide results that underestimate the importance (in terms of the size and significance levels) of explanatory variables. McKelvey and Zavoina (1975) show that the use of OLS, in contrast to the logistic method, causes a correlation between error and regressor, causing the regression analysis to interpret data suggesting a strong relationship as weak instead.

The second test of robustness, as discussed in Section 4.4, is an estimate of the regression models using 2 samples, the first using a vendor/hawker and the other using firms with fewer than 10 employees as proxies for entrepreneurship in SSA. According to Williams & Gurtoo (2013), vendors can be categorised as street entrepreneurs who establish or own business ventures on the streets, without having a permanent place of business. Thus, vendors are often branded as small, low-productivity businesses operating in the informal economy (Williams & Gurtoo 2012). Regarding their motivation to join street vending, studies have shown that those engaged in this type of trade are permanently displaced from the formal sector, due to lack of job opportunities and little education; doing so is therefore more of a survivalist response (Breman 2001). As highlighted in Section 1.7, a large proportion of entrepreneurial activity in SSA are categorised as necessity entrepreneurs, whose goal is daily survival (Van Praag 2003; Almus 2004; Persson 2004; Atiase *et al.* 2018).

Most entrepreneurs in SSA are small businesses run solely by the owner, their family and, in some cases, a few wage earners who support them when needed. An alternative measure of business with fewer than 10 employees (including those classified as street vendors) is used as a proxy for entrepreneurship in SSA (Atiase *et al.* 2018). The results of the analyses will help determine whether the impact of culture on entrepreneurship remains the same for these smaller, often less formalised, businesses.

Table 5.8 Estimation Results for Businesses with less than 10 employees and Hawkers/Vendors Regression models

	Dependent Variable - Business with less than 10 employees including Vendors					Dependent Variable -Hawkers/ Vendors				
Variables	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*
Corruption	**0.049***	**0.026***	**0.026***	**0.024***	**0.025***	**0.050***	**0.068***	**0.068***	**0.062***	**0.062***
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.020)	(0.020)	(0.020)	(0.020)	(0.020)
Government Success	0.034	0.042	0.042	0.042	0.042	0.031	0.027	0.027	0.034	0.035
	(0.652)	(0.652)	(0.642)	(0.642)	(0.645)	(0.771)	(0.771)	(0.771)	(0.771)	(0.771)
Trust	**0.095****	**0.102****	**0.102****	**0.230****	**0.110****	**0.102****	**0.109****	**0.109****	**0.085****	**0.085****
	(0.022)	(0.022)	(0.022)	(0.020)	(0.022)	(0.019)	(0.019)	(0.019)	(0.020)	(0.020)
Social Cohesion	**-0.257****	**-0.219****	**-0.219****	**-0.142****	**-0.234****	**0.102****	**0.125****	**0.125****	**0.142***	**0.143****
	(0.022)	(0.022)	(0.022)	(0.022)	(0.022)	(0.022)	(0.022)	(0.022)	(0.022)	(0.022)
Control Variables										
Age (base category: over 35-50 years)										
AGE 18-35		1.178	1.182	1.193	1.213		2.762	2.762	**2.775***	**2.762***
		(0.671)	(0.671)	(0.671)	(0.671)		(0.767)	(0.767)	(0.792)	(0.767)
Gender (base category: female)										
GENDERm			0.000	0.000	0.000			0.000	0.000	0.000
			0.000	0.000	0.000			0.000	0.000	0.000
Education (base category: up to secondary)										
EDUnoformal				**0.137****	**0.143****				-1.115	-1.115
				(0.028)	(0.028)				(0.116)	(0.116)
EDU primary				0.173	1.173				-1.350	-1.350
				(0.067)	(0.069)				(0.104)	(0.104)
OWN car					0.168					0.341
					(0.058)					(0.067)
R²	0.040	0.013	0.014	0.032	0.032	0.040	0.014	0.014	0.032	0.032
N	38,804	38,804	38,804	38,804	38,804	38,804	38,804	38,804	38,804	38,804

*Notes: Standard errors are in parentheses. Bold values are significant at 10% or better. ***, **, * are significance levels at 1%, 5% and 10% respectively.*

The results of the analysis in Table 5.9 show that the relationship between corruption and self-employment remains the same, even where different business models are measured as proxies for entrepreneurship. This shows that while street vendors are not officially registered businesses, they still have to work through the culture of corruption, which means that hypothesis H3b still holds, even if they avoid sanctions (arrest and fines) instead of formalising their business status.

In contrast, when hawkers/vendors are used as a proxy for entrepreneurship, the sign for social cohesion changes, where it shows a positive relationship with entrepreneurship (β=0.143, p<0.05 *Model 10*). A possible explanation for this difference could be that vendors rely on social capital to build their customer base. Studies show that the majority of their regular customers are friends and people from their neighbourhood. Therefore, social capital plays a vital role in sustaining their businesses (Baumol 1990; Liu & Lee 2015; Hu & Racherla 2008). Donner (2006) supports this and posits that because microenterprises struggle to make money, they rely primarily on social networks to develop and maintain their customer base. This shows that a socially cohesive culture supports what Nurbaiti (2021) might see as spurious or unproductive forms of enterprise in SSA.

These results underscores the importance of defining entrepreneurship based on the SSA context. The cultural dimensions of trust and corruption play a consistent role here. However, what marks a shift towards formality can be the culture of government support and a lessening of social cohesion.

5.5   Chapter summary

This chapter aimed to use the secondary cross-country data to analyse the impact of culture on entrepreneurship in seven countries in SSA that are part of this study[9].To achieve this, the chapter is split into four sections. In the first section, PCA was performed on Afrobarometer data to identify cultural constructs, which are to be used for regression

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[9] Botswana, Ghana, Malawi, Nigeria, Uganda, Zambia and Zimbabwe.

analysis. The next stage was to perform a logistic analysis of the factors of self-employment at the individual level.

The results of the analysis show that trust, corruption and social cohesion in SSA are significantly related to self-employment. Also found significant are three social and demographic factors, namely: age, education, and wealth. On the contrary, government success does not seem to be a strong influencing factor in becoming self-employed. As previously highlighted, in this chapter data are analysed on an individual level, ignoring the hierarchical structure that can lead to methodological problems. To overcome the challenge of imprecise statistical reasoning, which can lead to unrealistically significant results when dealing with data in a hierarchical structure, the subsequent chapter employs multi-level models to examine the effect of culture on entrepreneurship.

Chapter 6 : Multi-level Quantitative data analysis

6.1 Chapter overview

According to Caprar *et al.* (2015), literature mostly characterises culture as a group-level construct, where it is defined as a set of shared values that are reflected in the behaviour of individuals within a given society. Consistent with this definition, many studies have attempted to operationalise culture at the country level. In addition to the individual level analysis in Chapter 5, the study uses the country-level classification of culture to draw conclusions about the relationship between culture and entrepreneurship at the group level.

To achieve this objective, this chapter uses multi-level models to determine the relationship between different cultural constructs and entrepreneurship in SSA. This is in contrast to the one-stage models used in Chapter 5, which consider only one cause of variations in the dependent variable, assuming that the observations are independent. As discussed in Chapter 2, culture is mostly theorised as a multidimensional system that is derived from individuals who are interacting with their environment and can then be seen as a fusion of group memberships. Given this multidimensionality, it makes sense to use a model that accounts for this variability (Martin 2002). In particular, for the determinant of entrepreneurship, a multi-level logistic regression model is applied, that captures whether a respondent is an entrepreneur or not.

6.2 Multi-level models

Multi-level regression analysis is known to be effective in analysing data collected at nested levels. In this study, the GEM and Afrobarometer surveys have a data structure that is hierarchical in nature, as it includes people nested within countries. The hierarchical structure leads to some dependency between individuals within the same country, which refutes the independence of the observations in the OLS assumption (Khan & Shaw 2011).

Thus, multi-level analysis allows researchers to simultaneously engage with individuals in the context of both the micro and macro levels. In this case, it is recommended to perform a multi-level analysis to examine the effect of variables at both individual and country levels, using the outcome variables (Hox 2002).

Furthermore, disregarding the hierarchical structure of the data, as discussed in Chapter 2, poses a problem of ecological fallacy, because culture can best be described as a group-held construct in which analysis of individual behaviour is based on collective community-level data (Hox 2002).

In this study, the analysis begins with single-level models (Chapter 5), before proceeding with multi-level models, since studies argue that the estimation of fixed effects from single-level models should generally correspond to those achieved by corresponding multi-level models (Rasbash *et al.* 2009).

6.3 Modelling strategy

As mentioned earlier, this research establishes the link between culture and entrepreneurship in SSA. In chapter 5, the study used SPSS to fit single-level models, to examine the relationship between the variables. However, although SPPS is considered the leading software in the social sciences, it is unable to estimate multi-level models with data whose outcome is binary (Field 2009). For this reason, a multi-level analysis with Windows software (MLwiN) was used. The advantage of using the MLwiN software is that it can be fitted to a range of models whose results are multinomial, ordinal and binary (Mauny *et al.* 2004). To reflect the robustness of the models that can be estimated using MLwiN, it can equally predict positive and negative relationships at the individual level and at the group level, respectively (Tarling 2008).

6.4 Data analysis

The analysis in this chapter is based on GEM and Afrobarometer data, details of which are discussed in Section 4.4. Modelling started with single-level models to identify variables relationships, before final analysis was performed in MLwiN 3.25 The hierarchical data used in the study allows the use of a multi-level model (Goldstein 2010). The predictive model accounts for the cultural variables measured at the individual level as the explanatory variables and the proxy for entrepreneurship as the country-level response variable, as highlighted in Figure 6.1.
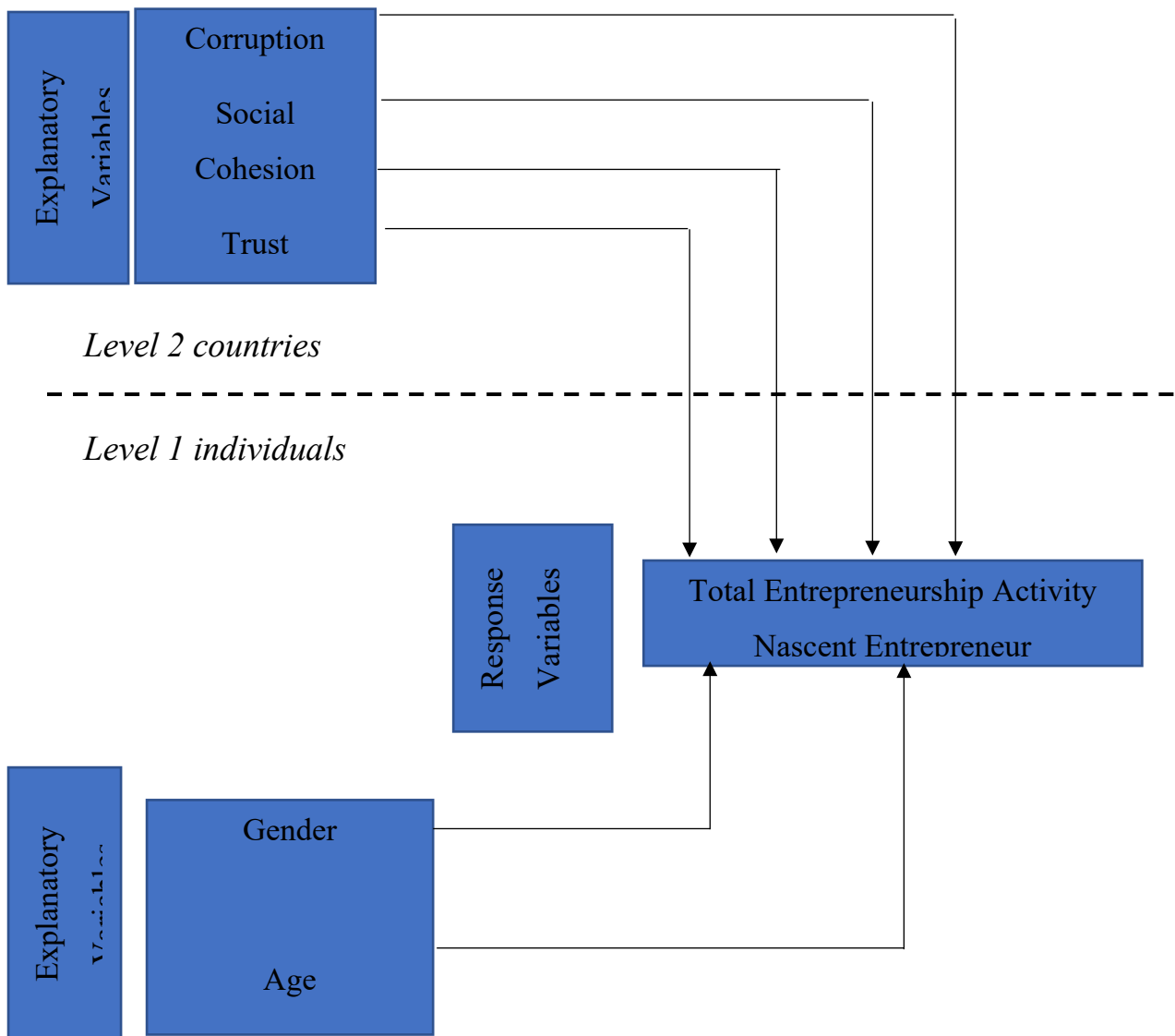
Figure 6.1 Diagrammatic Representation of 2 Level Multilevel Model
Source: *Elaborated by author*

The multi-level analyses followed a 4-step process as suggested in the literature (Snijders & Bosker 2002). The first is to determine whether multi-level modelling is appropriate in the context (Peugh 2010). This is achieved by assessing the amount of variance associated with Level-2 variables (Goldstein 2010; Hox 2010; Peugh 2010). The distribution of variance is assessed by creating an empty model with the fixed effect for the average intercept across all observations (Level 1 and 2), and the two levels' random effect (Kreft & De Leeuw 1998).

The magnitude of variance refers to the degree of commonality shared by Level 1 (individual) variables within the countries; and a lower variance value indicates a better fit of the model (Kreft & De Leeuw 1998). The empty model can also be used to compute an intraclass correlation estimate (ICC) based on the following equation:

$$\rho = \frac{\sigma^2{}_{u0}}{(\sigma^2{}_{u0} + \sigma^2{}_e} \quad (1)$$

Where $\sigma^2{}_{u0}$ is the variance of errors at the country level

U_{OJ} and $\sigma^2{}_e$ is the variance of the e_{iJ} errors at the individual level

The ICC ranges from 0 to 1, where 0 means there is no clustering effect and therefore the variance cannot be explained by country characteristics. In this case, the ICC was found to be 1, implying that entrepreneurship is indeed culturally influenced, and it makes sense to use multi-level regressions to analyse the given data (Goldstein, 2010). Where the ICC is 0, multi-level models are not required and the data can be therefore be analysed using Ordinary Least Squares Regressions (OLS), since the observations are not independent. The subsequent section describes the results of the multi-level analysis of the study. The first model, the empty model, is shown in Table 6.1.

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Table 6.1 Estimation Results for Total early-stage Entrepreneurial Activity (TEA) and Nascent Entrepreneurs multi-level models

	Dependent Variable – Total Entrepreneurial Activity						Dependent Variable – Nascent Entrepreneurship					
Variables	**1**		**2**		**3**		**4**		**5**		**6**	
	Effect	**Standard Error**	**Effect**	**Standard Error**	**Effect**	**Standard Error**	**Effect**	**Standard Error**	**Effect**	**Standard Error**	**Effect**	**Standard Error**
Fixed effect												
Intercept	0.356	(0.014)	0.334	(0.015)	0.033	(0.011)	0.426	(0.059)	0.432	(0.006)	0.439	(0.058)
Cultural Variables												
Corruption			0.005	(0.013)	0.006	(0.011)			0.009	(0.013)	0.009	(0.011)
Social Cohesion			**0.011****	(0.001)	**0.011****	(0.001)			**-0.006****	(0.002)	**-0.002****	(0.002)
Government support			**0.013****	(0.001)	**0.013***	(0.001)			0.002	(0.017)	0.002	(0.017)
Trust			**0.095****	(0.009)	**0.096****	(0.009)			**0.062****	(0.003)	**0.063****	(0.003)
Control Variables												
Gender base category: male												
Female					-0.009	(0.007)					-0.036	(0.007)
Age base category: 35 years and above												
18-35					0.096	(0.009)					**0.062****	(0.008)
Random effect – level 2- σ^2_{u0}												
Variance – intercept	0.001	0.001	0.001	0.001	0.001	0.001	0.021	0.012	0.021	0.012	0.019	0.011
Random effect – level 1 – σ^2_e												
R_{IJ} Variance	0.227	0.002	0.225	0.002	0.224	0.002	0.222	0.002	0.222	0.002	0.222	0.002
Deviance	23,914		23,745		23,728		23,588		23,588		23,588	
n: country	*6*		*6*		*6*		*6*		*6*		*6*	
n: individual	*17,650*		*17,650*		*17,650*		*17,650*		*17,650*		*17,650*	

Notes[10]: Two-tailed, robust standard error in parentheses. ****, **, * are significance levels at 1%, 5% and 10% respectively*

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[10] Dependent variables are at country level (Level 1) and cultural variables are at individual level (Level 2). *"35 years and above"* and *"male"* serve as baseline categories for age and gender respectively and were thus excluded from all models.

As discussed in Section 4.5, this chapter uses two measures of entrepreneurship – TEA and nascent entrepreneurship – to estimate the relationship between culture and entrepreneurship in SSA. Table 6.1 shows the results of the multi-level analysis. The results obtained are presented in a single table for easy comparison and noting of any differences in the results of the multilevel regressions between two measures of entrepreneurship and the cultural measures developed in section 3.4. In both cases, three cumulative model specifications are reported: the first model is an empty model; the second model adds country-level cultural variables; followed by the control variables, which are added in model 3. Columns 1 to 3 of Table 6.1 show results when TEA is used as a proxy of entrepreneurial activity, while columns 4 to 6 show the results when nascent entrepreneurship is used as a proxy for entrepreneurial activity.

Overall, the analysis presented in Table 6.1 suggests that corruption does not have a significant effect on entrepreneurship in SSA. Therefore, unlike those of Chapter 5, these results do not support Hypothesis 3b, which states that corruption helps eliminate bureaucracy and thus has a positive impact on entrepreneurship in SSA. At the individual level, this is the case, but more prevalent corruption at the group/community level offsets this, so the effect is not significant.

Regarding the relationship between entrepreneurship and social cohesion, the analysis suggests that social cohesion has a negative relationship with nascent entrepreneurs (γ = -0.002, p = 0.01, *Model 6*). One explanation for this result could be that nascent entrepreneurs are in the initial stage of their entrepreneurship journey and, as such, they do not benefit from social cohesion, because they lack the capability and legitimacy to seek support from resource gatekeepers (Klyver *et al.* 2008). These findings align with the existing literature on the concept of newness of liability, which posits that the survival rate of small businesses tends to be low due to their lack of established reliability and accountability (Stinchcombe 1965). Gatekeepers are therefore hesitant to invest resources in nascent entrepreneurs' novel business ideas, as they are averse to taking risks. In their pursuit to establish reliability and capture market share, these entrepreneurs' resort to practices that may incur substantial costs, such as advertising,

further depleting their already limited resources. This situation contributes to the erosion of their inadequate resources (Shepherd *et al*. 2000; O'Toole & Ciuchta 2020).

Studies show that sourcing human and financial resources can be challenging for both new and established businesses, but it is even more challenging for nascent entrepreneurs, who have no business history and fewer resources compared to their counterparts. Therefore, due to their lack of legitimacy, they face the challenge of engaging with seasoned entrepreneurs (Pfeffer & Salancik 2003; Rigg & O'Dwyer 2010).

According to Delmar and Shane (2004), networking with other entrepreneurs, which involves asking for entrepreneurial expertise (social capital), increases the likelihood of entrepreneurial success. Therefore, nascent entrepreneurs who are in the discovery process need support from individuals who can provide them with a wider frame of reference to support their potential idea. This finding to some extent explains why the survival rate of small businesses in SSA remains low, despite the fact that there has been a lot of support from all stakeholders, including governments and donors. This situation is exacerbated by the high levels of collectivism in the region.

Conversely, when TEA ($\gamma = 0.013$, p = 0.01, *Model 3*) is used as a proxy for entrepreneurship, the relationship is positive. Perhaps a possible explanation for this sign change is that the TEA outcome measure includes new business owners and those that have survived through the process of starting a business, while nascent entrepreneurship concerns only those in the early stages of starting a business, who may not end up being successful. Based on this definition, TEA includes entrepreneurs who are well established in their line of business and have been validated as being trustworthy by the resource gatekeepers. This validation allows them to leverage information from their network, making social cohesion yield a positive outcome in their entrepreneurial success (Tornikoski & Newbert 2007).

In addition, the results suggest that trust has a strong, positive impact on both TEA ($\gamma = 0.096$, p = 0.09, *Model 3*) and nascent entrepreneurs (($\gamma = 0.063$, p = 0.03, *Model 6*). This agrees with Anderson and Jack's (2002) findings, which suggest that trust is a key component of social cohesion, because it acts as a lubricant without which networking

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between entrepreneurs would not be possible, so business owners benefit from trust at every stage. Schjoedt *et al.* (2013), in support of this finding, argue that human beings prefer to engage in business transactions with people they know and trust, regardless of their skills and abilities. This finding highlights that strong ties based on trust are the backbone for entrepreneurial growth and development (De Mol et al. 2015).

When examining the link between government success and entrepreneurship, the results show a positive association only for TEA, suggesting that it is largely established firms that benefit from government support and not necessarily the nascent entrepreneurs.

A possible explanation for this result could be that TEAs might be able to leverage the diverse network and experience to secure both the financial and human resources needed to support their business from the government and other resource providers (Bell *et al.* 2012). After gaining legitimacy over time, TEAs have an advantage due to their trustworthiness, which eases their process of sourcing support when needed (Pergelova & Angulo-Ruiz 2014). On the other hand, nascent entrepreneurs may not benefit from government support, as some of them lack business skills that can help them navigate through the process of obtaining such support, while others lack the awareness of how to access support for their business (Kock, 2008).

In addition, examining the impact of the controls used in the study on entrepreneurship in SSA, the results show that young people (aged 18-35 years) have a higher propensity to become entrepreneurs ($\gamma = 0.062$, $p = 0.05$, *Model 6*). This is in contrast to findings in the literature, which indicate that – despite the potential to grow their businesses – young entrepreneurs face significant challenges, due to a lack of human, social and financial support (Amaral *et al.* 2011; Azoulay *et al.* 2020).

While acknowledging that entrepreneurship rates are generally low for young people, due to a lack of human and financial resources, the study appears to show different results in SSA. This can be explained by the fact that, in SSA countries as in many other developing countries, socio-economic problems force young people to start small businesses. Tas a result, many young people have been pushed to become entrepreneurs, not by choice but to survive, and may have developed an interest in the business itself

in the long run. Thus, most of them have become role models for young people as a whole, a trend that has fostered the growth of entrepreneurship among the region's youth (Chigunta 2002; Grant & Hallman 2006; Sharma & Madan 2014). Furthermore, presence on social media (such as Facebook, WhatsApp and other platforms) has created a market for young entrepreneurs to sell and promote their products, thereby leveraging large customer bases while minimizing costs, thus further encouraging the growth of youth entrepreneurship in the SSA region (Salem & Mourtada 2012; Morah & Omojola 2018).

6.5 Chapter summary

This chapter has attempted to account for the variation in results between individuals and countries observed in Chapter 5. Four cultural indicators capturing different aspects of "context" were examined for their links to entrepreneurship. All cultural dimensions[11] had a significant impact on the measures of entrepreneurship. In general, the results of the single-level and multi-level analyses appear to remain consistent only for trust. Conversely, the results for corruption do not show a significant effect, as the individual benefits are likely to be outweighed by the costs they impose on the overall system.

The analysis also suggests that social cohesion has a negative relationship with nascent entrepreneurs in SSA because, in the early stages of their entrepreneurship process, nascent entrepreneurs lack the capability and legitimacy they need to garner support from resource gatekeepers. On the other hand, when TEA is used as a proxy for entrepreneurship, the relationship is positive, as TEA includes established entrepreneurs who have gained legitimacy along the way and are therefore able to leverage networking opportunities. A similar effect can occur with government support, when through corruption state support benefits those who have already started a business.

In the next chapter, the results identified in the quantitative analysis (Chapters 5 and 6) are used to perform a qualitative analysis to examine *how* and *why* the relationships between the variables identified in this chapter exist in SSA.

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[11] Social Cohesion, Corruption, Trust and Government Success

Chapter 7: Qualitative data analysis

7.1 Chapter overview

This chapter presents the results and analysis from the second phase of this mixed-method study, which set out to examine how and why culture affects entrepreneurship in SSA. As already described in Chapter 4, the purpose of this qualitative component was to build upon the quantitative insights identified in the first phase of the study, in Chapters 5 and 6, but with a stronger focus on the 'how' element.

Leveraging the research methodology in Chapter 4, this chapter discusses the analysis of data collected, using a two-round policy Delphi approach consisting of semi-structured interviews and questionnaire analysis. The chapter begins in Section 7.2 with a description of the criteria used to identify outcomes for further qualitative analysis, followed by a description of the interviewees in Section 7.3. The results of the first round, based on a semi-structured interview analysis, are presented in Section 7.4, followed by a second-round analysis, based on questionnaire analysis in Section 7.5. The chapter then closes with a summary in Section 7.6.

7.2 Identification of quantitative findings for qualitative exploration

This section sets out the criteria used to select the quantitative results identified in Chapters 5 and 6 for further testing in the qualitative phase. The researcher notes that although the quantitative findings were consistent with the hypotheses for all entrepreneurs in some cases (Hypothesis H_2), or a subset of entrepreneurs for others (Hypotheses H_1, H_{3b}, and H_4), it is imperative that the model be further questioned from a qualitative point of view, in order to validate and improve the quantitative results. In order to gain insights into policy and practice, it is important not only to understand that culture influences entrepreneurship, but also to understand how and why this occurs.

From the quantitative analyses presented in Chapters 5 and 6, a subset of quantitative findings was identified and three out of four cultural variables were selected for further investigation in the qualitative phase of the study, namely: the relationship between corruption and entrepreneurship; the relationship between government success and entrepreneurship; and the relationship between social cohesion and entrepreneurship.

The three cultural variables were selected, based on the following criteria:

1. Evidence of a statistically-significant positive contribution of corruption to the development of entrepreneurship contradicts the literature available in the field (Hypothesis H_{3a}), and therefore requires further clarification.

2. Evidence of an insignificant relationship between government support and entrepreneurship at different stages of development and scale of operation, which goes against the expectation that entrepreneurship will thrive in countries where government policy is successful (Hypothesis H_4).

3. Evidence of a negative association between social cohesion and entrepreneurship in SSA. This finding contradicts the expectation that in communal societies, community association adds value to development (Hypothesis H_1).

Note that trust was not examined directly as it met expectation (positive relationship, as described in Hypothesis H_2). However, as semi-structured interviews bring up new themes, details of the role for trust may still emerge.

A set of questions was developed to inform the design of the qualitative phase, which uses interviews and questionnaires to explore the context and explains the factors behind these relationships.

Policy Delphi implementation

As outlined in the methods chapter (Section 4.4.2), data for the second round will be collected and examined using a two-round policy Delphi, beginning with semi-structured interviews and followed by questionnaires. In contrast to the quantitative analysis, which is the first and most important phase of the research carried out, the interviews (first round) and questionnaire (second round) seek to gather deeper information, investigating beyond the surface level.

A total of 14 entrepreneurship experts from the seven countries studied[9], consisting of entrepreneurs, consultants, researchers and business professionals, took part in the two Delphi rounds. The mix of skills and experience of the participants provided a broad overview of entrepreneurship in the seven countries (Delphi panel demographics are presented in Table 4.1).

This approach allowed the researcher to examine the opinions of entrepreneurs and non-entrepreneurs across the countries, thereby identifying the patterns and relationships that are relevant to entrepreneurial behaviour across all seven countries (Edmondson & McManus, 2007). As mentioned earlier (Section 4.3), targeted sampling was applied when selecting the respondents (García & Welter 2011). The subsequent sections present an analysis of the two-round policy Delphi.

7.3 Policy Delphi round 1

The first Delphi round involves using semi-structured interviews to analyse qualitative data obtained from 14 entrepreneurship experts on the impact of culture on entrepreneurship. The interviews ranged in duration from 45 minutes to 1½ hours, and were conducted from mid-January to February, 2021, and focused on the different questions related to the three selected variables (corruption, government success and social cohesion).

The discussion also included other "softer" issues not addressed in the quantitative study, but considered important in analysing the impact of culture and entrepreneurship

in SSA and which, given the literature covered in Chapter 2, were regarded as important. Participants also had the freedom to address new topics not identified in the existing literature or the quantitative analysis.

As mentioned in Section 4.6, the researcher used TA to analyse interview data. The use of TA, a technique for examining qualitative data or semi-structured questions, allowed the researcher to single out several current themes running through qualitative data analysis (Vaismoradi *et al.* 2013). The next section presents an analysis of the semi-structured interviews which is supported by quotes from respondents.

Semi-structured Interviews Analysis

The interviews investigated exact, anecdotal evidence from entrepreneurship experts about the impact of culture on entrepreneurship within their respective countries. The interviews sought to discuss, provide further details of and explain the cultural aspects operationalised in chapters 2, 4 and 5 of this work. As is the case with qualitative analysis, the influence of the factors may not be as clear as the models constructed from the literature and the quantitative analysis; this may lead to overlaps between some of the factors identified as influencing the development of entrepreneurship. Nonetheless, three themes emerged from the interview analysis, which are categorised as personal characteristics, cultural impact and government policy themes.

As explained in Section 4.3 (the reader is referred to a detailed discussion of the TA steps used in this study), the first step in analysing the data was to transcribe the videotaped interviews, using Microsoft Teams transcription. After this step, the transcriptions were then analysed using TA. In this case, TA was used to identify leading and common discussion contexts (Clarke & Braun 2014). This was followed by the coding process, performed with qualitative data analysis software NVivo, which helps in identifying and examining concepts and categories, to find a reasonable explanation for the relationship under study (García & Welter 2011).

A selection of quotes from the interviews is used to illustrate the results and improve the understanding of the responses that make up the data. Figure 7.1 highlights the key

themes extracted from the semi-structured interviews, along with the sub-themes that emerged.

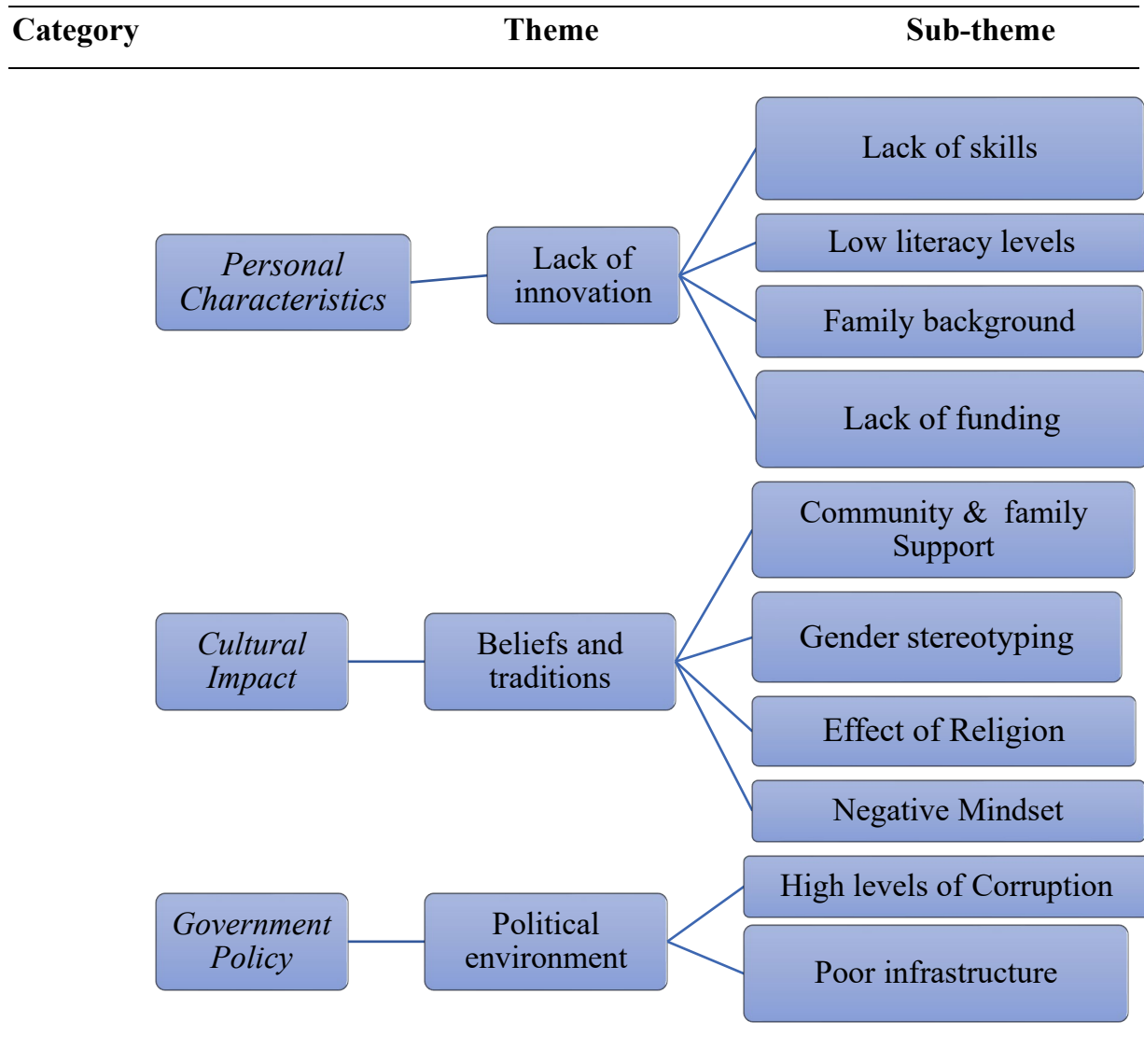| Category	Theme	Sub-theme
Personal Characteristics	Lack of innovation	Lack of skills
		Low literacy levels
		Family background
		Lack of funding
Cultural Impact	Beliefs and traditions	Community & family Support
		Gender stereotyping
		Effect of Religion
		Negative Mindset
Government Policy	Political environment	High levels of Corruption
		Poor infrastructure

Figure 7. 1. Semi-structured Interviews Themes and Sub-themes

Source: Interview data

Note: The remainder of the section will discuss each of the 3 themes that emerged in more detail.

7.3.1 Cultural themes: beliefs and traditions

Pinpointing the impact of attitudes and behaviours (culture) affecting entrepreneurs, which is the focus of this study, the results of the interviews show that over 85 percent of the respondents agree to the fact that culture challenges the growth of entrepreneurship in SSA. During the interviews, respondents shared some of the characteristics unique to the region, consistent with the literature in Section 2.4 and measures created in Section 3.4, which can be traced to the entrepreneurial culture and traits which are generally ingrained around the collectivist values common in the SSA region.

Four sub-themes relating to the effect of culture on entrepreneurship were derived across the seven countries, namely:

1) community and family support;
2) gender stereotyping;
3) effect of religion;
4) negative mindset towards entrepreneurship.

Community and family support

The literature highlights the extent to which cultural support for entrepreneurship contributes to its growth. In this section, the researcher therefore attempts to confirm this relationship. Neneh (2020), in his work on how academic entrepreneurs benefit from social support, claims that entrepreneurship is learned by assimilation: experienced entrepreneurs act as role models by sharing information, an action that encourages further entrepreneurial activity (Zozimo *et al.* 2017; Baroncelli & Landoni 2019).

Likewise, Rasmussen *et al.* (2014) find that new entrepreneurs tend to invent alongside experienced entrepreneurs with broad industry networks, so that they can benefit from such connections.

Additionally, the success of the seasoned entrepreneurs within a group or community helps to foster a culture of positivity and quell a culture of defensiveness (Gibb *et al.* 2013).

> "*As an entrepreneur, one of the things that will make you successful is networking. Networking is key to you to your success as an entrepreneur*"
> (R9 Entrepreneur, Microsoft Teams interview, 2021).

Entrepreneurs who are socially rooted in a socially-supportive environment find it easy to grow their business. In support of this argument, Stephan & Uhlaner (2010) suggest that entrepreneurship is a recurring theme within a supportive culture, since false incentives that arise from the environment perceived as supportive can be compensated for by such support (Kenney & Goe 2004). Similarly, Klyver *et al.* (2018) suggest that social support benefits entrepreneurs, depending on the nature and timing of their enterprises. This support is most important when received in the early stages of entrepreneurship, as it discourages entrepreneurs from abandoning the business initiative as a result of self-doubt (Gibb *et al.* 2013; Saiz-Santos *et al.* 2017).

> "*There are times when you just need someone to be there. Sometimes you don't need them to buy your product but if they tell you, if you do it this way, it is going to be successful. That is the support we are looking for*"
> (R3 Entrepreneur, Microsoft Teams interview, 2021).

On the other hand, although entrepreneurs can benefit from social support within their communities and families, in some cases the interactions can work to their detriment. This is consistent with the quantitative results in Section 5.3, which found a negative association between social cohesion at the individual level and entrepreneurship, because businesses in some cases can be constrained by family members overtaxing their owners' resources (Buttner & Moore 1997). Similarly, Buame (1996) concludes that, in some African societies, for example in West Africa, entrepreneurs move their business out of their home town to protect their interests (Kiggundu 2002). These results suggest that, while collectivism has the beneficial effect of granting access to a pool of resources, it also means that all resources available in the business belong to the community and are therefore vulnerable to abuse.

"In some tribes here in Uganda, people pull you down in terms of their thinking. A lot of families think that this is our business and therefore one must employ them or their children, this drains the business because the capital may be taken out of the business in the process." (R8 IT Manager, Microsoft Teams interview, 2021).

As observed from the results of the quantitative analysis in chapters 5 and 6 and based on the evidence above, there is mixed evidence on the impact of social support on entrepreneurs. While debates continue about the positive and negative effects of social support, it remains undeniable that social support brings about positive changes for entrepreneurs. Therefore, entrepreneurs must use the support network to their advantage once an opportunity has been identified through networking.

"...we can decide to create small groups amongst ourselves and put our resources together and find niches that will make an impact, because when we work in isolation, we can't do much in terms of entrepreneurship." (R11 Manager, Microsoft Teams interview, 2021).

The effect of social networks in promoting entrepreneurship must not be undervalued in a collective society like most SSA countries, where the group interest outweighs individual interest, thereby promoting social unification. Entrepreneurs must therefore be taught to make use of social networks to hone their skills and responsibly navigate the complex and dynamic world of entrepreneurship, and not in a way that encourages free-riding and misuse of such resources (Kiggundu 2002).

Gender stereotyping

SSA traditions, like any other tradition, include gender stereotypes such as specific gender roles. The male gender takes prominence in matters of development, authority and politics. Society defines what men can and cannot do and determines women's status.

"The Shona culture regards women as inferior and so believes that women have to stay at home whilst men go to work. Such types of traditions hinder entrepreneurship." (R3 Entrepreneur, Microsoft Teams interview, 2021).

The result of this study shows that families are traditionally more inclined to send their boys to learn business management than women. It is not uncommon for families to prepare the male child to inherit the family fortune and assume responsibility, in the event that the parents or another person who is in authority die.

More recently, however, there seems to be evidence of a shift in relation to the gender gap that exists in SSA family units. Society is leaving traditional African culture and adopting Western philosophies, where women now participate in income-generating activities in the home. This is mainly because women inherently tend to be empathetic and emotional to a greater degree than men, due to the feminine characters embedded in their genetic makeup. In cases where household members suffer from resource constraints, female households are more likely to search for income more intensely. This has led more and more women to start small businesses to try to end their family's hardship (Gates Foundation 2010).

> *"...women are also growing as entrepreneurs. I think this needs to be highlighted somewhere with deliberate policies and an enabling environment created for women to dive in as entrepreneurs." (Respondent 10M, Microsoft Teams interview, 2021).*

Effect of religion

Religion itself has long proved to be one of the components of a functioning society. It has been observed in the literature that religion can, in some instances, encourage entrepreneurial initiatives by emphasizing the need for people to work hard (Darley & Blankson 2020). However, studies conducted in SSA on the impact of religion on innovation and development find that religions such as Catholicism and Pentecostalism have not been successful in encouraging entrepreneurial behaviour, except for a few Muslims spread across the countries. Catholic and Pentecostal religious leaders appear to have been unable to use their influence and platform to educate and empower their members to innovate and start their businesses to transform their economic situation (Lucky 2011).

"But now with the pandemic people have been especially the youth have been asking, where are those religious leaders that if they are not helping us here so now already, it means now people will open their eyes" (Respondent 14 Bank Manager, Microsoft Teams interview, 2021)

To date, most church members are without any form of employment, a situation that has been further exacerbated by the coronavirus pandemic. Consistent with this recognition, religious organisations and their leaders in SSA should focus their energies on empowering their members and use their influence to educate and encourage their members to engage in entrepreneurial activities. By doing so, they would nurture entrepreneurs, who will counter anti-entrepreneurship attitudes in the region.

Negative mindset

The common factor identified in the interviews is the need for a change in mindset. Respondents agree that, in order to change people's attitude towards entrepreneurship, it is necessary to change their mindsets through financial education programmes, for entrepreneurship to be developed in turn, as highlighted by one of the respondents below:

"…another challenge relates to mindset change because if we must have entrepreneurs in five years, we need to develop the mindset now. One looks at issues of the curriculum in the schools. Whether it supports entrepreneurship, or it biases them towards being employed." (R 12 Consultant, Microsoft Teams interview, 2021).

The study finds that conservative behaviour patterns prevalent in SSA are anti-entrepreneurial, because they don't encourage risk-taking. Therefore it is important to focus on changing people's mindset, so they can embrace entrepreneurship. This can be achieved through the teaching of illuminating subjects and providing greater exposure to entrepreneurship. The goal of entrepreneurship training through curriculum development in-school and financial literacy programmes is to build skills and entrepreneurial culture. The main outcome of such an initiative would be that the new generation becomes more open-minded as future creators and innovators. See the interview excerpt below:

"But then, the curriculum should be modified to include entrepreneurship and some of the soft skills that people need to thrive in this area." (R14 Bank Manager, Microsoft Teams interview, 2021).

By changing the mindset using the training approach, a wider audience can be involved in the entrepreneurial journey. Therefore, the probability of developing more entrepreneurs would be increased.

7.3.2 Personal characteristics theme: lack of innovation.

The innovation theme is viewed from four perspectives.

1) Lack of skills;
2) Low literacy levels;
3) Family background;
4) Lack of funding.

Lack of skills

Conceivably, the most important differentiator among entrepreneurs remains the notion of skills. This was perceived by the participants as strongly recognisable in entrepreneurial activity. Skills are a prerequisite for successful innovation. Skills give entrepreneurs the freedom to explore and think creatively about how they would solve complex problems in extraordinary and ingenious ways. Skills act as an internal stimulus and motivation for individuals to think beyond the obvious and develop solutions to complex problems, which is a critical component of successful entrepreneurship (Kirkley 2016). A lack of skills was cited as a factor in the lack of entrepreneurship in almost all the interviews. The respondents emphasize that entrepreneurs have both the will and strength, but lack the skills to convert them into market opportunities.

"… It is much better for the people of Zimbabwe to get the skills. And when they get the skills, they can become financially independent." (R3 Entrepreneur, Microsoft Teams interview, 2021)

Given the illiteracy of most entrepreneurs in these countries, entrepreneurship skills are usually acquired through cognitive learning, where new entrepreneurs learn from the experienced ones. However, due to the SSA culture (see subsection 7.3.2 below), which is fraught with a lack of trust on the personal level, experienced entrepreneurs are generally reluctant to share their tacit knowledge and experiences with aspiring entrepreneurs, as the experienced entrepreneurs need at least a temporary mastery of exploitation for a period of time, to allow them to recoup the costs incurred in setting up their business (Casson & Giusta 2007). It is therefore in their interest to ensure that this dominance is not undermined by competition from the prospective entrepreneurs. Fear of imitation means the experienced entrepreneurs cannot share their experience and skills with people who are likely to be their competitors in sustaining their business.

> *"Everybody seems to want to keep their ideas to themselves because if you tell someone they might take your idea and then go if they have the means, make it a business so everybody everyone tries to keep their ideas to themselves, and in doing that you have no mentors." (R2 Consultant, Microsoft Teams interview, 2021).*

In the case of SSA, the study found that skills lay the foundation for business growth through innovation. However, the existing culture, in which entrepreneurs are overly protective of their businesses and are unwilling to share business information, works against those motivated to learn skills from others.

Low Financial literacy levels

The study has found that financial literacy levels can influence entrepreneurship in society. It is not surprising that education at a lower level correlated negatively with all indicators of self-employment, as observed in the previous chapter. The literature has shown that people with a high level of financial literacy make good business decisions and attain business success (Atkinson & Messy 2012; Chaterjee 2013).

Several authors have examined the culture of collectivism, emphasizing that it draws individuals into a larger group and that the sense of belonging leads to a need to conform, which in some cases discourages the pursuit of individual achievements.

Such a culture counteracts the growth of entrepreneurship in most of the countries in SSA, where the majority tend not to value education, because it is viewed as a waste of monetary resources that are already scarce (Chaterjee 2013).

Jaskiewicz *et al.* (2015) also suggest that environmental effects that occur at a young age persist into adulthood. Therefore, families are the best avenue from which the society inherits its beliefs and behaviours, in order to pass them on to the next generation. One respondent emphasized that this generational transmission of behaviours contributes to low entrepreneurship in SSA, as most first-generation members never valued entrepreneurship, preferring to be employed.

> *"and then the conservative nature of Ghanaians impacts in decisions to even go into business in the first place. And so, you would have so many people having a first alternative to look for a job that gives them some sort of security rather than venturing out on their own as entrepreneurs." (R6 Consultant, Microsoft Teams interview, 2021)*

Linked to innovation is the type of education that is offered in most African schools. One interviewee stressed that the African education system has long failed to meet the need of its society. The basic problem is that educational structures set up during the colonial period had a different cultural background than that of Africans. There was little to learn about technical, vocational and professional learning. Agricultural education was not well developed in countries where agriculture was paramount, such as Zimbabwe, Zambia, Malawi and Nigeria. Nor were there training opportunities in areas that can help develop entrepreneurial skills, such as tailoring, weaving, carpentry and cookery. This contributed to the lack of technical skills in these countries (Mazonde 2001).

> *"the government universities basically, they are too academic. The kids have just memorised and passed exams; their brains are so locked. So, our education system does not allow us to be creative and to be innovative." (R12 Consultant, Microsoft Teams interview, 2021).*

Empirical evidence linking education to entrepreneurial success has shown conflicting results. Keyser (2000) observed in a sample of Zambian entrepreneurs that, although there is no link between education and entrepreneurial success, entrepreneurs who can present their ideas analytically and logically tend to become successful.

Similarly, in his study on the determinants of microenterprise performance, Okurut (2008) found a positive relationship between educational attainment and returns in Ugandan microenterprises. However, there is a case for supporting education to develop entrepreneurship. With the increasing number of professionally-trained managers in Africa, coupled with increasingly-improved standards of local business schools, a new generation of educated African business people is emerging, who could be an important engine for the future growth of African entrepreneurship (Biggs & Srivastava 1996).

> *"strategic adaptation is important for entrepreneurship and where somebody doesn't have the education, they may not be capable to quantify how that risk is impacting on their business." (R14 Bank Manager, Microsoft Teams interview, 2021).*

Meanwhile, other studies failed to show an association between human capital indicators, such as education and experience, in starting a business and its survival (Davidson & Honig, 2003; Bosma *et al.* 2004). Some respondents to the study believe that determination, not education, is the most critical factor when starting a business.

> *"Whereas the other one because the education stopped at a certain level was pushed into doing something. And because of their persistence, you find there are more from the less educated background who have been successful entrepreneurs." (R7 IT Manager, Microsoft Teams interview, 2021).*

According to Davidson & Honig (2003), there are two ways to reconcile these mixed results: firstly, by acknowledging that entrepreneurial outcomes can be complex, and human capital as a behavioural construct may in most cases not be easily captured statistically in the studies; and secondly, it shows that other moderating factors, such as the environment and the business context, must also be taken into account in determining the connection between human capital and the success pf an entrepreneur (Unger *et al.* 2011).

Furthermore, other studies argue that the entrepreneur's human capital is one of many other inputs in the business creation process. Their performance can also be influenced by the performance of other stakeholders, including their employees.

Since it is assumed that workers with a higher level of education are consequently more productive, entrepreneurial firms derive value from this (Unger *et al.* 2011).

Family background

Another component of human capital is the individual's entrepreneurial background. Respondents indicated that people whose parents are business owners show higher entrepreneurial intent. This supports the findings of other researchers, who believe that prior entrepreneurial experiences tend to create positive attitude patterns related to entrepreneurial intentions (Rotefoss & Kolvereid 2005; Kim *et al.* 2006; Zapkau *et al.* 2015).

> *"…having a background can help you to be better and can help you to ease into entrepreneurship because there are so many advantages. For example, it will not be difficult for you to obtain funding because you have the exposure and experience from seeing your family do that." (R10 Entrepreneur, Microsoft Teams interview, 2021).*

Thus, the observations from this study support the view that a history of entrepreneurial behaviour contributes to the decision to become an entrepreneur (Clercq & Arenius 2006; Liñán & Chen 2009; Darley & Blankson 2020). Furthermore, based on the respondent explanations, the study argues that, when dealing with new opportunities in different environments, individuals with entrepreneurial experience have a more positive attitude towards entrepreneurship than those with no prior experience (Politis 2008; Zapkau *et al.* 2015).

Lack of funding

Within the theme of lack of innovation, respondents presented an important related concept, namely lack of funding, based on the microeconomic theory that regards finance as an important factor of production, regardless of a company's age and size. Likewise, access to finance is central to the development and expansion of start-ups in SSA (Baughn and Neuper 2003; Kuzilwa 2005).

Africa currently has one of the lowest levels of financial penetration in the world, with the share of the bankable population (excluding South Africa) below 42 percent of the adult population (AFDB 2020).

Amongst other constraints, funding remains a major drawback to the success of the rising number of entrepreneurs across SSA countries. The lack of finance for entrepreneurs stems from their inability to obtain credit due to the lack of the necessary collateral and other assets required by lending institutions. There is a big gap in entrepreneurs' access to finance. As a consequence, most entrepreneurs rely on family members and other informal sources for funding, which entails high costs and thereby hinders their business growth (Abor *et al.* 2014).

> *"Another big challenge is financing. You could bring some creativity based on research and you've got empirical evidence that this idea has worked in other countries but then to get the financing is another problem." (R12 Consultant, Microsoft Teams interview, 2021).*

Findings in the behavioural finance literature suggest that modern banks not only assess borrowers' demographic and economic characteristics when making loans, but also their behavioural characteristics (Seiler *et al.* 2012; Guiso *et al.* 2013). Such behaviour includes the shame associated with defaulting and the relative views about the borrower's morality which, to a large extent, are factors ingrained in their culture. Tajaddini & Gholipour (2017), in their 42-country study analysing borrower behaviour in support of the idea of evaluating bank lending by culture, argue that borrowers from highly collectivist societies have lower loan default rates than borrowers from individualistic ones. The respondents believe that the support individuals can receive, or expect to receive from their family or social groups in times of financial need, contribute to low rates of loan defaults in collectivist societies, as is the case in countries such as those of SSA (Hofstede 1980). These results are important for banks in SSA, who place high demands on small businesses that make it almost impossible for them to access finance capital.

> *"when it comes to financing, it is a big challenge because the financial sector is not so friendly to individuals and people that are not a corporate entity, and so it is difficult for an individual to be able to secure finances*

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to support an enterprise." (R6 Consultant, Microsoft Teams interview, 2021).

Almost all respondents agree with the view that access to finance from credit institutions impacts positively on the growth and establishment of entrepreneurs. Hence, convincing lending institutions to provide loans to small business owners is seen as the next positive step in enabling entrepreneurship growth in SSA.

7.3.3 Government policy theme: political environment

Political environment

Effective government policies encourage business growth and allow entrepreneurs to seize business opportunities, while unfavourable government policies prevent SSA entrepreneurs from expanding their ventures (Rotberg 2009). Government policies that create market mechanisms that are flexible and fully functional contribute to the growth and development of productive entrepreneurship in Africa (Munemo 2012). However, most government policies in Africa do not support the growth of entrepreneurship. Their effectiveness has been hampered by two problems: corruption and poor infrastructure, which are discussed in detail in the next section.

Corruption

Entrepreneurs fail to develop their businesses in SSA due to corrupt practices. It is observed in the literature that countries with high corruption rates have the lowest start-up rates (Kiggundu 2002). In countries where levels of corruption are high, the institutions that are created to support entrepreneurs become inefficient, making it very difficult for entrepreneurs to access the much-needed support to succeed (Ngunjiri 2010; McLaughlin 2013). Similarly, corruption creates an unlevel playing field for entrepreneurs and makes it difficult for innovations to thrive (Kiggundu 2002).

Accordingly, the lack of government support in dealing with corruption is another factor that has prevented SSA businesses from growing.

> *"...the few that are connected to the government excel fast in business because they are given contracts while the ones who are not connected suffers. That type of behaviour encourages corruption because every businessperson tries to find that connection to do well in business." (R8 Accountant, Microsoft Teams interview, 2021).*

The lower a culture scores on individualism, the more it suggests that the culture is collaborative and there is a strong bond between the members of society, implying that such members are likely to shield each other if one is at fault, and therefore likely to condone acts of corruption (Jávor & Jancsics 2013). Such tendencies and cultural orientations indicate that when the superiors are corrupt, it is usually difficult for subordinates to blow the whistle or take action against this behaviour (Getz &Volkema 2001).

Related to the issue of not reporting corrupt practices is the promotion of kickbacks. Most countries in the SSA encourage individuals to return the favour for good services they have rendered. Respondents agree that it is the norm for government officials in the region to share in the proceeds when they help someone achieve a successful outcome (Torfason *et al.* 2013).

> *"Most of the time these people want me to grease their hands, you know. So, if I don't do that then I won't see the light of the day. So, if you don't give them anything. You won't get anything unless you know someone with the power that can influence people to do things for you, so corruption slows down things." (R11 HR Manager, Microsoft Teams interview, 2021).*

These results are consistent with those of the quantitative study in Chapter 5 of this work. Corruption has been observed to have a significant positive impact on entrepreneurship, albeit at an individual level. Those who engage in corrupt practices are more likely to become successful at entrepreneurship. Those who do not want to get involved in corruption are prevented from having a share in the business. This may

explain why corruption is found to be insignificant at the group/community level (Chapter 6).

Poor infrastructure

As part of a country's development, good infrastructure, and other factors such as capital and labour, are valuable inputs to economic growth (Winkler *et al.* 2011). An efficient transport system, reliable electricity and good communications networks contribute to the development of small businesses, thereby reducing poverty (Sihag *et al.* 2004).

The literature supports the notion that most African countries are hampered in achieving their development goals due to intermittent electricity supply and ineffective communication and transportation systems (Davidson & Mwakasonda 2004). Respondents state that, despite numerous reforms undertaken by the governments of nations across SSA to provide good infrastructure accessible to all, the region is still lagging behind in its effort to improve its citizens' access to reliable infrastructure (Onyeji *et al.* 2012).

> *"Infrastructure is a big problem it's killing businesses. For example, our electricity is a big problem in Nigeria and the tariffs keep increasing. So, you can imagine if the business you are trying to start up has to do with using electricity." (R2 Consultant, Microsoft Teams interview, 2021).*

There is evidence in the literature for a positive relationship between infrastructure and entrepreneurial start-ups, with physical infrastructure being more relevant for fostering entrepreneurship development in less-developed countries. Infrastructures such as transport, electricity, water and sanitation facilities, ICT and broadband are therefore crucial for the development of entrepreneurship in SSA (Ajide 2020).

Conclusion of the first-round results

In summary, the findings from the semi-structured interviews, together with respondents' narratives, indicate that where there is social cohesion, individuals are inspired and encouraged to engage in entrepreneurship. However, in the case of SSA,

belonging to a community where there are entrepreneurs does not always promote entrepreneurship.

The study also showed that a lack of trust between individuals has a negative impact on entrepreneurial attitudes. Likewise, discussions of the impact of family background on entrepreneurship show how family members, friends, colleagues and the community shape entrepreneurial behaviour through role modelling and participation in the family business.

Furthermore, the interviews have shown that corruption discourages people from starting their businesses in SSA, as it encourages bureaucratic tendencies that ultimately lead to rising business operational costs. These results also illustrate how the laid-back approach of governments in these countries is reflected in their inability to implement policies to support entrepreneurs, and their inability to provide reliable infrastructures, such as good transport networks and electricity.

Phase 2 questionnaire results

The questionnaire used in the second round was created after analysing the quantitative data and summarising the experts' comments from the first Delphi round. The questionnaire comprised the results from the first phase and focused on checking the level of consensus towards the factors identified during the semi-structured interviews. Furthermore, according to the Delphi methodology, further points proposed by the experts will be added in the next round to test their practicability and to see if the experts of the Delphi panel would come to a consensus (Brown 1968).

The questionnaire was created using Google Forms and consisted of 10 questions on the three cultural variables of the four (Section 7.4) that are the focus of this qualitative study. It required rating the level of importance using the 5-point Likert scale (the full wording of the 5-point Likert scale questionnaire for the second round is attached in appendix A) The link to the questionnaire was distributed via email, and respondents were encouraged to use the additional comment question (Question 11) to note additional thoughts that they felt were not addressed by the questionnaire.

All 14 respondents who participated in the first round were invited to participate in the second round. A follow-up email was sent to all experts who did not respond in May 2021, asking them to complete and return their questionnaires by the due date. Round two was completed by 13 of the 14 experts from round one, resulting in a response rate of 93 percent.

7.4   Policy Delphi round 2

7.4.1 Questionnaire analysis

Impact of corruption on entrepreneurship

When analysing the impact of corruption on entrepreneurship, the results of the second round of the Delphi study (Figure 7.2) show that most respondents identified the main effect of corruption in their country as the creation of inequalities between businesses. As highlighted in the semi-structured interviews, the giving of funds and contracts to those associated with the government suffocates small businesses and creates market monopolies. Other important reasons highlighted include the statements that corruption drives up the cost of doing business and affects the government's efficiency in delivering goods and services.

Ranking the effect of corruption on Entrepreneurship in SSA
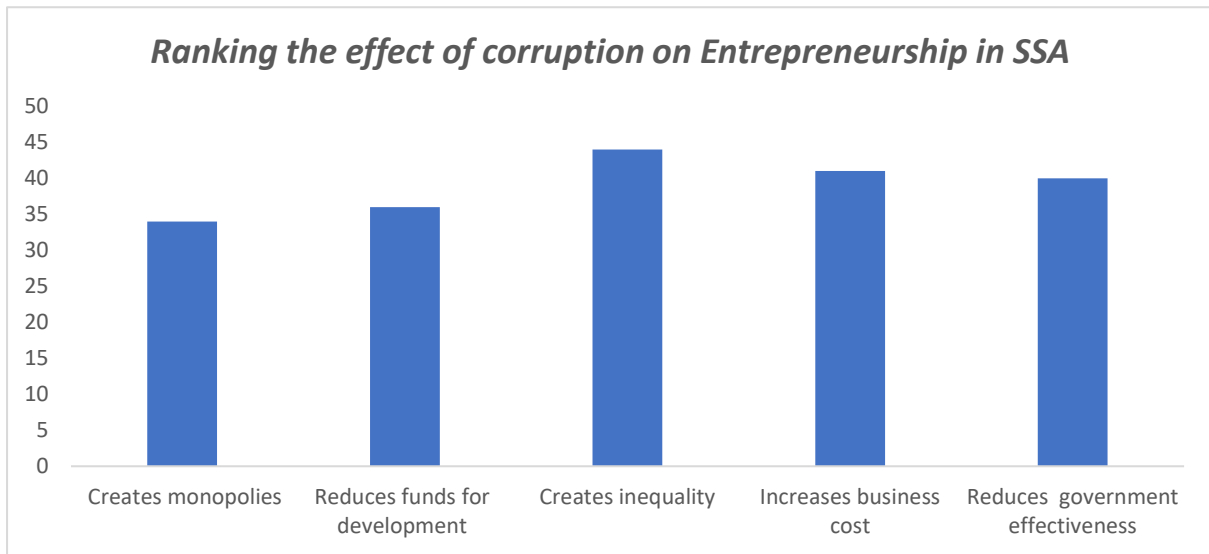
Figure 7.2 Ranking the effects of corruption on Entrepreneurship in SSA
Source: Compiled by author

Similarly, the respondents were presented with a statement to rate their level of agreement with the fact that bribery and corruption are accepted as part of doing business in their countries. Figure 7.3 presents a summary of the responses and shows that 71.6 percent of the respondents agreed that it is acceptable practice to offer bribes to public officials in exchange for services in SSA. These results are consistent with the findings from the quantitative analysis (Chapter 5), which found that there is a positive relationship between corruption and entrepreneurship in SSA, such that corruption has become acceptable behaviour among entrepreneurs.

In my country it is acceptable for people to offer bribes in exchange for services

- Strongly agree: 15.4%
- Agree: 46.2%
- Neutral: 15.4%
- Disagree: 23.1%
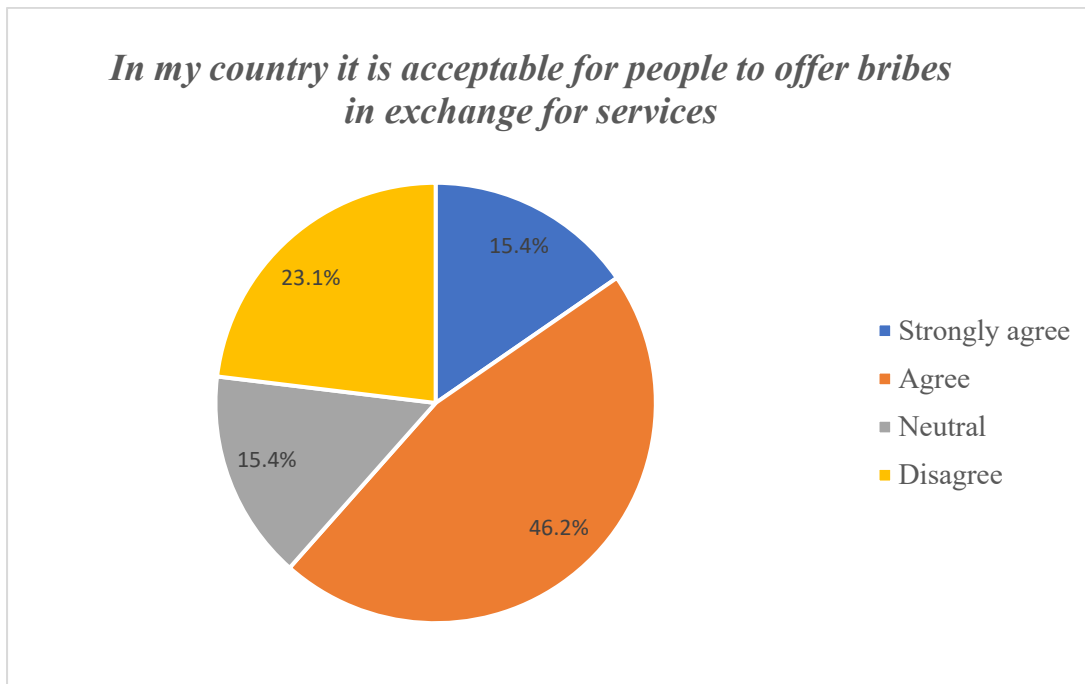
Figure 7.3 Bribery and corruption accepted as part of doing business

Source: Compiled by author

Impact of social cohesion and trust on entrepreneurship

To better understand the relationship between social cohesion and entrepreneurship, respondents were presented with two statements to show their agreement: (a) the way in which people in society integrate and share common values plays an important role in promoting entrepreneurship; and (b) a strong support network is important to be a successful entrepreneur.

Table 7.1 Descriptive analysis related to the impact of culture on Entrepreneurship

Cultural Measures		Response (*n=13*)					Mean
a. Social Cohesion	*Scale[12]*	*1*	*2*	*3*	*4*	*5*	
1. Entrepreneurs prefer working in a team to collaboratively in my country	Frequency	0	4	4	4	1	**3.2**
	%	0.0	30.8	30.8	30.8	7.7	
2. The way people in my society integrate and share common values play an important role in promoting entrepreneurship	Frequency	5	6	2	0	0	**1.8**
	%	38.5	46.2	15.4	0.0	0.0	
b. Trust	*Scale[i]*	*1*	*2*	*3*	*4*	*5*	
1. Entrepreneurs prefer doing businesses on their own and do not trust other people to run their businesses	Frequency	5	4	4	0	0	**1.9**
	%	38.5	30.8	30.8	0.0	0.0	
2. Entrepreneurs are willing delegate responsibility for key decision making to their employees.	Frequency	0	4	2	6	1	**3.3**
	%	0.0	30.8	15.4	46.2	7.7	
c. Government Support	*Scale[13]*	*1*	*2*	*3*	*4*	*5*	**2.3**
How would you rate the support that government offers to entrepreneurs	Frequency	3	6	2	1	1	
	%	23.1	46.2	15.4	7.7	7.7	

Source: *Compiled by author*

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[12] Notes: Opinions are expressed in a 5-point scale (1 - Strongly agree, 2 - agree, 3 - neutral, 4 - not Disagree, 5 - Strongly disagree) for social cohesion and trust statements

[13] Notes: Opinions are expressed in a 5-point scale (1- Extremely valuable, 2 - Valuable, 3 - neutral, 4 - not Valuable, 5 - Extremely not valuable) for government support statement

The results of the survey shown in Table 7.1 suggest that while working together is challenging for entrepreneurs in SSA, it is still acknowledged that social cohesion plays a positive role in entrepreneurship growth. This result is consistent with the results of the quantitative analysis in Chapter 5, which found a negative relationship between social cohesion and entrepreneurship. In addition, the results partially explain why entrepreneurial activity survival rates remain low in SSA, as the business owners struggle to engage others and, in the process, fail to take advantage of the opportunity to learn from experienced entrepreneurs. These results, therefore, suggest that social cohesion is important for entrepreneurship growth, as it acts as an incubator for innovation and provides a platform on which to enhance and support entrepreneurism (Bongomin *et al.* 2020).

Similarly, the results for trust show that entrepreneurs prefer working with people close to them and find it challenging to have outsiders help them run their business. This result is in line with the semi-structured interview analysis in section 7.3, which shows that the level of trust among entrepreneurs in the region is low.

However, these results, in contrast to the results in Chapter 5, where it was found to be positively associated with entrepreneurship in SSA, are consistent with the strand of literature suggesting that, in traditional societies like those of SSA, it is expected that the level of trust is low because individuals are conservative and therefore lack the assurance that non-family members are honest and loyal in business transactions. In this case, they remain drawn to a smaller group and do not benefit from the advice of outsiders (Kodila-Tedika & Agbor 2016).

Impact of government support on entrepreneurship

Finally, to assess the impact of government support on entrepreneurship, the respondents were asked to express their level of satisfaction with the support that their government provides to entrepreneurs. This is based on the question: How would you rate the support that the government offers to entrepreneurs in our country?

The survey results in Table 7.1 show that, even in SSA, entrepreneurs still value the support they receive from their government. This shows that, while it is difficult to obtain support from stakeholders such as banks and other resource providers, as shown in Section 8.2, entrepreneurs value the role their government plays in supporting the growth of entrepreneurs in the region.

7.5   Chapter Summary

This chapter brings together the views of 14 experts from seven countries, captured through interviews and triangulated with the perceptions of 4,677 people from the same countries, who looked at the impact of culture on entrepreneurship with a focus on the areas of corruption, social cohesion, government support and education. The qualitative results provided a deep understanding of the "soft" issues behind the relationships previously found in the quantitative study. Lack of business skills and training, poor infrastructure, inadequate government support and weak government are some of the soft issues which came up as a result of the qualitative study. The thematic analysis serves to validate the three propositions dealt with in the qualitative analysis.

The above discussion and the various excerpts from the interviews show that culture, funding and an unfriendly political environment are among the challenges faced by entrepreneurial growth in SSA (Fatoki & Odeyemi 2010). The conservative culture also contributes to the dearth of entrepreneurship, because it views it as a risky activity (Ghosh & Tassel 2013). Lack of funding discourages potential entrepreneurs from entering the market,   increases their business operating costs and reduces their profitability and growth (Fatoki & Asah 2011). These factors, together with the general unattractiveness of the political environment in these countries, have a negative impact on entrepreneurship. They are therefore are among the areas that need to be changed, in combination with culture, for entrepreneurship to thrive.

In summary, the social support narratives based on the qualitative reviews show that where there is social cohesion, individuals are inspired and encouraged to engage in entrepreneurship.

Likewise, discussions of the impact of family background reveal how family members, friends, colleagues and the community shape entrepreneurial attitudes through social networking and children's participation in family businesses. It has also been observed that corruption discourages people from starting a business. The results also illustrate how the relaxed approach of governments in these countries, reflected in their failure to implement entrepreneurship support strategies, does not encourage entrepreneurship growth. The next chapter brings together results from the quantitative and qualitative analyses and explains the different results based on the relevant literature.

Chapter 8: Discussion of findings

8.1   Chapter overview

This chapter discusses the findings that emerge from the data analysis presented in the previous three chapters: the mixed-method study brings together results from quantitative and qualitative analysis and identifies the possible explanations behind the different results compared with previous studies. The qualitative and quantitative data are blended where appropriate and are discussed with reference to the relevant literature presented in Chapter 2.

To make clear the relationship between culture and entrepreneurship which is the main objective of this study, the subsequent discussion (Sections 8.2, 8.3, and 8.4) focuses on answering the four research questions developed in Chapter 1. Section 8.2 discusses the extent to which culture affects entrepreneurship (RQ1), whilst section 8.3 will answer RQ3 and RQ4 by assessing the relationships between factors affecting the relationship between culture and entrepreneurship in SSA. The final section (Section 8.4) focuses on RQ2 and revises the culture and entrepreneurship framework developed in Chapter 3 in the light of the findings of this study, to ensure that it is appropriate for SSA.

8.2   Analysing the relationship between culture and entrepreneurship

As discussed in Chapter 1 the objective of this study is to analyse the impact of culture on entrepreneurship in SSA. The study analyses the extent to which culture is related to entrepreneurship in SSA at the individual and national levels. Based on the findings from the analysis, the study in Section 3.4 creates measures of culture applicable for the study area. Measures for culture were generated from Afrobarometer using PCA.

Using this model, four cultural measures that theoretically fit with the SSA context were identified in Chapter 3 and developed in Chapter 5, namely: corruption, trust, social cohesion and government success.

On the other hand, entrepreneurship was measured using data drawn from Afrobarometer, with measures of self-employment for businesses of differing levels of formality; and from GEM, where two measures were used as proxies for entrepreneurship, namely nascent entrepreneurship and TEA, which provide insights depending on the phase of business development. To analyse the relationship between the selected variables, a quantitative analysis using regression analysis was first performed.

Recognising that culture is about behaviour and norms, which in some cases can be best captured through qualitative data, the study used the results of the quantitative analysis to design a qualitative study, which was conducted in two phases using semi-structured interviews and questionnaires (Section 7.3). The results of the two phases of analysis are then combined in the subsequent sections to explain the relationship between culture and entrepreneurship in SSA.

This study found that there is a relationship between culture and entrepreneurship in SSA. The results from the quantitative research (Section 5.3 and Section 6.4) show that each of the four cultural measures used in this study, social cohesion, trust, government success and corruption, affect entrepreneurship, but these effects differ based on the types of business or stages of the businesses' development. Figure 8.1 presents a summary of the quantitative research results, conducted using regression analysis, and how they relate to entrepreneurship. A total of five hypotheses were tested to examine the influence of culture on entrepreneurship in SSA (the reader is referred to Section 3.4 for a summary of the study hypotheses). It should be noted that the results of this study reflect overall self-employment in SSA as a whole, as compared to that in regions of SSA and different types of self-employment.
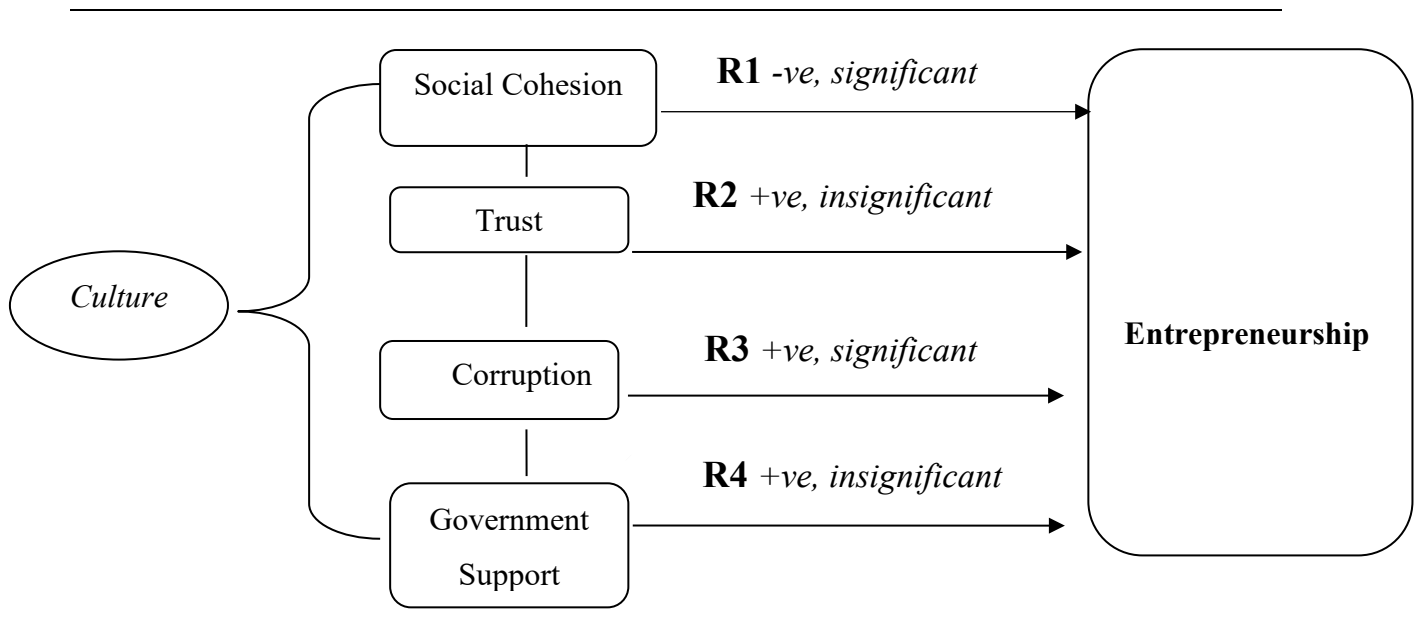
Figure 8.1 Logistic regression results on Entrepreneurship

Source: Compiled by the author

As shown in Figure 8.1 above, the findings from the quantitative data show that entrepreneurship is influenced by three selected cultural measures (social cohesion, corruption and trust). Meanwhile, the limited effect of government support might be due to the role of trust as mentioned in Section 7.3.

The insights gained from the two analyses (quantitative and qualitative) regarding the relationship between each of the cultural dimensions and entrepreneurship are detailed below.

8.2.1   Social cohesion

The results found in Section 5.3.1 indicate that social cohesion in SSA is negatively associated with the propensity to become an entrepreneur. It is observed that it is common for people in collectivist societies, such as in SSA, to identify themselves with groups in their community, such as churches and other associations. Their membership in such groups can, in some cases, work to their disadvantage. This applies when the group has no interest in innovation. Therefore, trying to benefit from a community lacking the knowledge, skills and interest in entrepreneurship is challenging.

This finding supports the argument that, where the group association does not add value to individual development, it is usually outsiders who are more likely to develop, because they have a different perspective. In such cases, conformity to group values lessens the impact of networking and innovation (Kiggundu 2002; Levie 2007; Pinillos & Reyes 2011). In addition, with strong ties, there is a possibility for people to be limited in accessing ideas from outsiders, because they are too inwardly focused (Portes & Landolt 2000; Levie 2007; Huggins & Thompson 2014). The results of Chapter 6's research for community-level social cohesion also support the existence of a negative effect on business creation (likelihood of being a nascent entrepreneur).

This ties in with the respondents' comments in Section 7.3, which confirm that most entrepreneurs are aware of the negative effect that family and/or community can have on their business success. Therefore, they take the necessary measures to minimise this impact. For example, some are moving their businesses outside of their community, while others choose not to include close connections in the running of their business, to protect their interests.

Comparatively, the research in Chapter 6 found a positive relationship between TEA and social cohesion at the community level. The study suggests that existing businesses benefit from social cohesion, because they are well established and have formed a network to share resources with entrepreneurs who have gained legitimacy over time, and therefore leverage networking opportunities.

Although the sense of belonging to the community provides access to a pool of resources, such as emotional support, skills support and business capital, the results in Section 6.4 indicate that nascent entrepreneurs may not benefit from social cohesion, because, being in the initial stage of their businesses, they lack the capability and legitimacy required for them to gain support from resource gatekeepers (Klyver *et al.* 2008). Similarly, the results in Chapter 5 on the negative effect of social cohesion on nascent entrepreneurs show that the lack of networking impairs human capital in SSA, which can consequently affect the survival of small businesses in the region (Chaterjee 2013).

Studies show that, while sourcing human and financial resources can be challenging for both new and old businesses, it is more of a challenge to nascent entrepreneurs, who may have no business history and fewer resources compared to their counterparts. Therefore, they face the challenge of engaging with seasoned entrepreneurs due to their lack of legitimacy and resources (Pfeffer & Salancik 2003; Rigg & O'Dwyer 2010).

According to Delmar and Shane (2004), networking with other entrepreneurs, which involves demanding entrepreneurial expertise (social capital), increases the likelihood of entrepreneurial success. Thus, nascent entrepreneurs who are in the discovery process need support from individuals who can provide them with a wider frame of reference, to support their potential business idea. This is further supported by the result found in Section 6.4, where there is a negative link between nascent entrepreneurship and culture at the community level. These results suggest that entrepreneurship success within communities in SSA relies on the importation of new ideas and innovative approaches that go beyond family and community relationships (Rigg & O'Dwyer 2010).

To understand why social cohesion does not always benefit entrepreneurs in SSA, one must be aware, as discussed in Section 7.3, that although most of the entrepreneurs in the region recognise the importance of working together to attain a common objective, they still find it difficult to trust one another, because of the competitive threat. In addition, the study in Section 8.2 notes that SSA entrepreneurs tend to focus on similar types of businesses, leading to intense competition. As a result, the entry of new entrepreneurs is viewed as a threat to experienced entrepreneurs, who are unwilling to share business information and ideas, and choose to work in isolation to protect their business ideas.

In addition, the study noted that gender-specific outcomes may exist in defining the relationship between social cohesion and entrepreneurship (Section 7.3). Due to the gender gap in SSA families, female household members have taken up the breadwinner role in their families and are now engaged in small businesses to support their families, consequently increasing the number of women starting small businesses in the region (Gates Foundation 2010).

Moreover, studies show that the prevalence of poverty and unemployment displays a negative correlation with social cohesion and, conversely, higher GDP per capita correlates with higher levels of social cohesion (Fukuyama 2002). Therefore, it is conceivable that, although most developing countries have an abundance of social ties built on status or classes such as traditional social groups, village association, and religious associations, the rate of entrepreneurship in the region remains low. This may be due to the type of social associations involved, which is a false one that is inward-looking and lacks the broad-radius connections that cut across class or status lines. Viewed from this perspective, groups that exemplify one form of class can present barriers to innovation, because they lack reciprocity of resources. Therefore, more broadly, the result of this research suggests that social cohesion has a positive effect on businesses at the community level (Section 6.4), but can be undermining for individual entrepreneurs (Section 5.3).

8.2.2 Trust

The results of the quantitative data in Section 5.3 show that trust is positively associated with entrepreneurship in SSA. Chapter 7 notes that while a culture of low trust hinders the growth of entrepreneurship in SSA, there are other pockets of entrepreneurs in the region who have benefited from relationships built on trust. For example, the development of Village Community Banks (VICOBA) has become a common trend in most African countries, including Malawi, Zambia, Zimbabwe, Ghana and Botswana. VICOBAs are community groups formed mostly by women to contribute money, so that they can lend to each other as low-interest loans and increase their investments. Using the VICOBA concept, women in these countries start small-scale businesses, such as chicken farming, food processing, soap making and boutiques. VICOBA groups work on a trust basis and have proven to be a success story in terms of the positive impact of trust on the creation of entrepreneurial ventures (Ole Gabriel 2017).

Emphasizing the importance of trust in entrepreneurship, this study found in Section 7.3 that entrepreneurs from rural areas, as well as small traders, benefit from trusting relationships, as they have limited access to legal support.

Thus, trust becomes the foundation for their day-to-day business interactions. Trust fuels the growth of an entrepreneur's social network and therefore their customer base. Based on these results, trust plays a very crucial role for entrepreneurs emerging from communities where social and economic networks intersect, as in the case of SSA (Kussudiyarsana & Imronudin 2015).

This is in contrast to the results obtained in Chapter 7, which suggest that individuals face challenges connecting and collaborating with strangers in the region. Consequently, they miss the opportunities that come from networking with outsiders, such as new market entries, business growth and innovative ideas. Accordingly, these findings are supported by the results of the semi-structured interviews, which show that in the context of SSA, low levels of trust have a limiting impact on entrepreneurship and we can therefore expect a positive association between trust and entrepreneurship in societies (Section 7.3.1).

In light of this finding, a pertinent question is proposed; why is trust in SSA an issue? The analysis from the qualitative data helps to answer this question. The results of the interviews show that, since SSA is a region where trust is low in most countries, individuals have no assurance that non-family members will be honest and loyal in business transactions. In this case, negative trust exists because people feel comfortable with those that are close to them and are largely drawn to a smaller group and therefore find it difficult to seek advice from outsiders. This attitude restricts business growth, because the owners are confined to their friends and family members only, as they are within the entrepreneur's sphere of influence. Thus, social cohesion at the family level becomes an obstacle to wider trust with those outside the close circle. The results of the quantitative analysis in Chapter 5 also show that trust directly affects entrepreneurship and can also lead to network ineffectiveness when individuals are unable to benefit from their existing networks due to a lack of trust.

These findings are supported by the findings of Kodila-Tedika & Agbor (2016), who suggest that the problem is exacerbated when present family members lack the necessary business skills.

Entrepreneurs suffer in such cases, because they do not go beyond a circle of trusted family and friends and therefore do not benefit from outsiders in terms of skills. Likewise, entrepreneurs do not have access to support to grow their businesses, because of their unwillingness to hand over their management to professionals, believing that other people cannot be trusted (Welter & Smallbone 2011; Kodila-Tedika & Agbor 2016). Additionally, this study finds that trust stems from the characteristics of a society. The traits that build trust include historical background, family setups, ethnic groups, business networks and religious associations. In linking trust with entrepreneurship, respondents in Chapter 7 highlight the impact of ethnic fractionalisation arising from cultural structures, such as language, religion, ethnicity, customs and tradition. This link has was also discussed in Chapter 5, where it was found that the relationship between social cohesion (where individuals become part of their religious and ethnic community) and entrepreneurship is negative.

Moreover, studies show that ethnic fractionalisation common in SSA encourages social exclusion and a loss of trust. In societies dominated by ethnic fractionalisation, business networks are constrained, due to fewer openings for financial exchanges with other businesses of the same ethnic group. Ethnic fractionalisation therefore has a negative impact on entrepreneurship growth (Glaeser *et al.* 2000). Likewise, other studies argue that ethnic fractionalisation not only reduces trust between ethnic groups, but also weakens trust within ethnic groups and relationships (Alesina & La Ferrara 2002; Barr 2003; Glaeser *et al.* 2000; Nunn & Wantchekon 2011).

In highlighting the link between a socially-cohesive culture and trust, as seen in the context of entrepreneurship, the study found that trust is important for entrepreneurs in their early stages of entrepreneurship. Having a relationship with other entrepreneurs based on trust provides an opportunity for feedback on emerging business ideas. Trust, thus, lubricates the social network activity of and becomes a key component for the survival of small businesses, especially in the start-up phase (Brüderl & Preisendörfer 1998; Anderson & Jack 2002; Jenssen & Greve 2002).

This study argues that, in societies where there is a lack of moral norms, systems of government are weak and laws are dysfunctional, building a culture of trust takes time considering the mutual solidarity required. This partly explains why the growth and survival of entrepreneurship in SSA remains a challenge, as people fail to build a business network due to a lack of trust. This research offers a perspective similar to that of Deakins *et al.* (2007) who found that support from trusted individuals, such as family, close friends or ethnic communities, can therefore be critical to entrepreneurial success, connecting people with similar interests, increasing their ability to seize market opportunities quickly and encouraging entrepreneurial persistence. The study in Section 7.3 emphasised the effect of trust on entrepreneurial financing, noting that lending institutions, due to a lack of trust, require small business owners to provide high collateral as a condition for lending. Entrepreneurs, as a result, end up not having access to the much-needed capital to grow their businesses (Tajaddini & Gholipour 2017).

The results of this study are consistent with the previous studies suggesting the variations in entrepreneurship across countries can be partially explained by their level of trust. Discussing the results, it is observed that lack of trust essentially forces people to act in a circle of trusted and known business partners and therefore not use the skills of outsiders. This study, therefore, opines that trust as a cultural norm influences entrepreneurial growth, with low trust being associated with low levels of entrepreneurship, and high trust promoting high entrepreneurship levels.

Note: As discussed in Section 3.4, this thesis reflects on trust as being a multi-level concept, which encompasses two levels - interpersonal and community dimensions.

This ultimately leads to a discussion about the impact of the third variable used in the study (corruption), which also affects entrepreneurship in SSA, as discussed in Section 7.3. The next section provides insights from this study on how corruption affects entrepreneurship in SSA.

8.2.3 Corruption

According to the results relating to the link between corruption and entrepreneurship obtained from Section 7.4, corruption can have a positive effect on entrepreneurship, because it acts as a lubricant for economic growth by eliminating bureaucracy and thus bypassing government inefficiencies. The research found that SSA is a region where its citizens are faced with ruinous government regulations that place a significant burden on businesses. To get around these onerous regulations and ineffective legal systems, businesses pay bribes. Given that many countries in SSA are administratively and economically underdeveloped, this administrative ineffectiveness has led to corruption becoming a widely acceptable norm (Palifka 2006). It should be noted that in every society, the individual perception of corruption is influenced by social norms; and that what each society believes to be corrupt behaviour differs radically across different cultures (Bonga *et al.* 2015).

Based on observations by participants (Section 7.4), bribing public officials has emerged as a survival mechanism for small businesses. As such, business owners run the risk of losing a contract or even a business licence if they are unwilling to pay bribes. Entrepreneurs use corruption as both a cost-cutting and survival strategy, consistent with the results of the work of Leff's study (1964), which explains that entrepreneurs in underdeveloped countries are victims of bureaucratic corruption, because the bribes paid by the entrepreneurs exceed the cost of the bribes exceeds the benefits they bring. There are often times when the number of favours available is less than the number of applicants. Examples of this are cases where there is limited foreign exchange available for purchase or only a few business licences can be allocated. In such instances, entrepreneurs bid against each other, which amounts to a concealed and imperfect auction. As competition bid prices rise, favours end up being awarded to those willing to pay the highest prices, and not necessarily the most efficient businesses.

Correspondingly, the study finds that the lack of government support in dealing with corruption is another factor that contributes to the failure of business growth in SSA. The results in Chapter 7 show that in most of the SSA countries, accountability is typically weak and laws and ethics in government are virtually non-existent.

However, the institutions mandated to enforce the laws are not equipped for this intricate job. Consequently, it becomes challenging to detect bribery. Even where bribery is uncovered, the resultant punishments are usually mild because it is systemic, since so many others, including law enforcement, are equally guilty (Khan & Toufique 1995; Avnimelech *et al.* 2014). Likewise, it is also found that corruption increases the motivation of government officials, who initially seek bribes to do what is their job (Taslim 1994).

Nonetheless, the results in Chapter 7 show that, while corruption has been accepted as the norm in most SSA countries, its contribution to entrepreneurship growth can be both negative and positive. The negative effect can be seen at the country level, where corruption drives out firms from the market. SSA countries suffer and are adversely affected by corruption, because entrepreneurial skills are becoming scarce and only a few active entrepreneurs seek opportunities that are profitable and add value to their countries' wealth. However, from an entrepreneur's perspective, corruption overcomes bureaucracy (Ngunjiri 2010). According to respondents, corruption affects entrepreneurs because it most strongly encourages nepotistic tendencies, where people support entrepreneurs from their tribe or social grouping, believing they will reciprocate in the future. This combination of effects is reflected in the quantitative results, where individuals benefit from corruption (Chapter 5), but this effect is counteracted, leaving an insignificant result at the community level (Chapter 6).

In addition, this research found that corruption limits entrepreneurs' access to government funds. Government officers limit popular involvement in entrepreneurial activities mainly to their friends and families, or those connected to them (Taslim 1994). The results in Chapter 5 confirm that corruption inhibits the growth of entrepreneurship in collectivist societies, due to the in-group focus where those who are part of the social grouping have priority; therefore countries with high corruption rates are expected to have low entrepreneurship rates (Palifka 2006; Ngunjiri 2010).

To expand on the need for good policies and laws to support entrepreneurs, the subsequent section provides insights from this research into how government support can encourage entrepreneurship.

8.2.4 Government success

Regarding government support, the research debates whether government support creates a culture that encourages or dissuades entrepreneurial activity and promotes TEA survival. This study found in Sections 5.3, 6.4, and 7.3 a weak association between government support and entrepreneurship. Considering the crucial role that the government plays in stimulating small businesses, this study found through qualitative analysis that, for countries to maximize the economic benefits derived from entrepreneurial enterprises, they should not only take a proactive role in stimulating start-ups, but also create enabling instruments that can support and foster already established businesses. Such initiatives motivate those who are considering becoming entrepreneurs and increase their interest in starting a business. They can rest assured that the risk associated with starting new businesses is minimised with government support, and thus encouraging more start-ups (Mersha *et al.* 2010).

Informed by this study and the existing literature on African entrepreneurship, the next section focuses on government policies that can stimulate business start-ups and promote business growth in the region.

Provision of financial support

By far, the issue most frequently cited by participants in this study as a challenge for SSA entrepreneurs is the lack of access to funding. The study found that one reason for the lack of access is the entrepreneurs' inability to access loans from lending institutions. This is related to the lack of trust between lenders and borrowers, as highlighted in Sub-section 8.2.2.

Because of their experience with small business loan default rates, lending institutions have implemented strict lending policies and measures for issuing credit. Similarly, customers complain that banks unnecessarily increase rates and fees. This leads to a loss of trust between banks and their customers. This lack of mutual trust discourages entrepreneurs from accessing credit to start businesses.

Create an enabling business environment

This study finds that a country's investments and political environment have an impact on entrepreneurship. SSA, when compared with other regions. is found to be less supportive of start-ups, as evidenced by the extent to which bureaucratic red tape plays a role, together with increased business start-up costs (Sub-section 8.2.3 above).

The study noted in Chapter 7 that, due to the culture of corruption in SSA, governments impose punitive business regulations and regressive tax regimes that create opportunities for inducement-seeking by bureaucrats. The objective of creating punitive regulations is to keep the policymakers in control, so they can manipulate their subjects and benefit from them through bribes. In considering this regulatory capture, the application of Stigler-Peltzman's (1971) theory of regulation takes effect, where influential players will lobby most effectively, resulting in regulations that almost always work to their advantage. An example of measures that have hampered entrepreneurial growth is the failure to improve infrastructures, such as road networks and electricity.

It is worth noting that, on average, SSA remains the weakest-performing region in infrastructure development, based on the ease of doing business ranking, with an average score of 51.8 percent (the economy is 48.2 percentage points away from the best performing region across all economies and over time). Studies show that the greatest impact of corruption in SSA is felt in the area of infrastructure development, where contracts to build roads and other public works are awarded to companies that do not have the capacity to complete the project successfully, resulting in poor quality.

Such infrastructure is typically unreliable and disrupts the day-to-day operations of small businesses (Kenny 2006; Kenny 2007).

Promoting a positive entrepreneurial mindset

The study found that entrepreneurship in SSA is necessity-driven, as people go into business to survive, rather than as an opportunity to innovate (Section 2.4). In light of this, entrepreneurship is viewed as a last resort and its pursuit is seen more as a means to survive than a career. Consequently, many people – especially the young – have a mindset that emphasizes looking for office jobs and are unwilling to take the self-employment path. This attitude leads to a reluctance to acquire education and skills that promote entrepreneurship, as discussed in Section 5.4. Based on this finding, there is a need to promote entrepreneurship by providing training that helps create a positive image around it (Williams & Youssef 2014). This is further supported by the findings in Chapters 5 and 7, where it was noted that traditions and religion negatively influence entrepreneurship in the region, as they discourage risk-taking, thereby dissuading entrepreneurship.

As interpreted in Chapter 7, stereotypical views about business success have a detrimental effect on the culture of entrepreneurship in SSA. Here, successful businesspeople are revered more for their prosperity, than for their business knowledge and business talent. As a result, many people venture into entrepreneurship to achieve wealth, unaware of the risks involved. This distorted view not only discourages innovation, but also encourages corruption, because new entrepreneurs want to get rich quickly. As mentioned in Chapter 5, where education is positively associated with entrepreneurship, studies have found that a positive attitude can be acquired through experience; and that education positively affects the development and survival of entrepreneurs (Chibanda 2010). For example, Neneh (2012) opines that a modest step towards attaining an overall understanding of multiple facets of entrepreneurship and developing a positive mindset is through education.

Similarly, Mukhtar *et al.* (2021) in their study on the relationship between entrepreneurship education and entrepreneurial intention in Indonesia, find that entrepreneurship education is positively correlated to an entrepreneurial mindset, since exposure to entrepreneurial information leads to mindset shifts (Linan & Fayolle 2015; Cui *et al.* 2021).

There are mixed views in the literature about governments' role in fostering an entrepreneurial culture. This study found that entrepreneurship training programmes for entrepreneurs help in promoting an entrepreneurial mindset, as well as business skills. The lack of the fundamentals of business norms in most small businesses, reflected in traits such as hesitancy and poor customer care, may be credited to a lack of business skills. It is important to note that, even when entrepreneurs have access to financial resources, their success is mostly tied to their managerial and organizational skills in making use of the available financial resources and growing their business (Baughn & Neupert 2003).

This study has demonstrated that capacity building through the provision of skills training can help transform the SSA entrepreneurial mindset. This should change the proportion of entrepreneurs who are necessity-driven, by creating more who are driven by opportunity. This observation agrees with Pulka *et al.* (2015), who argue that entrepreneurship education not only provides knowledge about running a business, but also encourages innovation and supports the development of an appropriate entrepreneurial mindset. Financial Literacy and Infrastructure as moderators of Entrepreneurship.

As explained in the preceding sections, the main objective of the study is to examine the impact of culture on entrepreneurship in SSA. Examination of the data used in this study revealed that each cultural variable has an impact on entrepreneurship in the region. Table 8.1 shows the results for the different significance levels for all variables, supporting three of the five hypotheses.

Hypothesis	Sig.	Direction of relationship	Result
H1: Social cohesion provides an environment for knowledge sharing, therefore it has a positive effect on entrepreneurship	**1%**	[-]	*Not supported*
H2: Trust supports network relations, therefore it has a positive relationship with entrepreneurship in SSA	**1%**	[+]	*Supported*
H3a: Corruption redirects resources for the growth of businesses, therefore it has a negative relationship with entrepreneurship in SSA	**1%**	[+]	*Not Supported*
H3b: *Corruption helps eliminate bureaucracy, therefore it has a positive effect on effect on entrepreneurship in SSA*	**1%**	[+]	*Supported*
H4: Government social economic success creates a conducive environment for entrepreneurs, therefore it has a positive relationship with entrepreneurship	**10%**	[-]	*Not supported*

Table 8.1 Summary of results of Hypothesis Testing

Source: Compiled by author

However, a detailed analysis in Chapter 7 argues that the relationship between culture and entrepreneurship would be strengthened by an individual's level of financial literacy and the level of infrastructure in their country. Based on these findings, the study considers financial literacy and infrastructure as moderators of the relationship between culture and entrepreneurship. Baron and Kenny (1986) distinguish the properties of moderator variables, and define a moderator as:

> *"a qualitative or quantitative variable that affects the direction and/or*
> *strength of the relation between an independent or predictor variable and*
> *a dependent or criterion variable" (1986 p. 64).*

In terms of modification and extension of theories, researchers have often extended or improved theoretical frameworks by bringing in constructs that are viewed as critical in a particular context and, in some cases, altering the specific pathways in the theory. Such efforts lead to a better understanding of the theoretical mechanism based on the study context, thereby increasing its predictive influence in various settings (Ajzen 1991; Perugini & Bagozzi 2001; Bansal & Taylor 2002; Han *et al.* 2010). In the subsequent sections, the moderating roles of financial literacy level and infrastructure are expanded.

8.2.5   Financial Literacy

Regarding the role that financial literacy plays in the relationship between culture and entrepreneurship, the study argues, based on the findings in Section 5.3 and Section 7.3, that the need to acquire financial knowledge is heightened where the individual believes that having this knowledge could help improve the performance of their business. In the context of SSA, the rate of financial literacy remains very low, particularly among women. The results of the interviews (Section 7.3) show that one of the reasons for women's lack of financial literacy is gender inequality and beliefs about status. SSA is a patriarchal society, where boys grow up with the attitude that they are the breadwinners of their families. This behaviour drives them to engage in financial discussions early on, in order to adapt to their future roles (Fonseca 2012).

This setup opens up various business opportunities for the men while improving their financial competencies. Women, on the other hand, take up the role of a housewife from

an early age. Their conversations usually revolve around family issues. This finding may explain why most businesses started by women in SSA face skills and capital challenges, as they tend to have less confidence in these skills, even if they inherently possess them (Adom *et al.* 2018; Beriso 2021).

The study also found that financial knowledge is passed from parents to children. Responses from the interviews (Section 7.3.1) indicate that children born in an environment where matters of financial matters are discussed are better informed than their peers who do not have access to similar information (Shim *et al.* 2010). This is supported by the results of the quantitative analysis in Chapter 5, which found a strong positive relationship between education and entrepreneurship. It is expected that individuals with either formal or informal education are more likely to be successful entrepreneurs than those with no access to any form of education. For example, the study found that Indian families in Malawi and Zambia have been successful entrepreneurs for generations, because they expose their children to financial information at an early age by involving them in family businesses. This exposure facilitates the transmission of tacit knowledge and business management skills. Therefore, the study posits that contagion-based financial literacy contributes to entrepreneurs' knowledge and financial decision-making skills, thereby enriching their resource base (Brockhaus 2004; Royer *et al.* 2008).

Similarly, the study found that the low financial literacy of entrepreneurs contributes to the lack of skills and innovation in SSA. Study participants explained that the knowledge gained through financial literacy feeds back into the improvement of business skills and boosts individual confidence, which are components that SSA entrepreneurs lack. Where these skills are lacking, business owners find it difficult to allocate financial resources, keep proper records or exercise financial discipline (Moore 2003; Campbell 2006; Van Rooij *et al.* 2011; Fatoki 2014; Abubakar 2015).

As discussed in Section 7.3.2, the poor access to funding for small businesses in SSA, which is one of the determinants of entrepreneurial success, is partly on account of insufficient knowledge and awareness of financial products. While entrepreneurs can

draw on their economic strength, they often fail to convert their strengths into market opportunities because they lack the appropriate knowledge (Abubakar 2015; McMullen 2016). This finding is in line with the assertion that financial literacy drives business growth, as it facilitates the absorption of new ideas and business skills (Heleta 2014; Yin *et al.* 2015; Owusu *et al.* 2019).

Thus, based on these findings and the representations in the literature, financial literacy strengthens the relationship between individuals' attributes and entrepreneurial performance in SSA. However, cultural traits such as gender stereotypes prevent entrepreneurs in the region, especially women, from improving their financial literacy. Similarly, the results from the quantitative analysis show that gender has a significant impact on becoming an entrepreneur. This finding is also supported by other scholars, who believe that gender stereotyping negatively affects business growth and survival (Moore 2003; Lusardi & Tufano 2009; Oseifuah 2010; Njoroge & Gathungu 2013; Glaser & Walther 2014; Adomako & Danso 2014).

8.2.6 Infrastructure

In discussing the challenges that entrepreneurs face in SSA (Chapter 7), respondents indicated that insufficient infrastructure investment continues to threaten the growth of entrepreneurship in the region. Poor infrastructure has the effect of derailing trade and increasing business costs. The study argues that irregular power supply not only increases costs for businesses, but also disrupts production, thereby reducing profitability. The cost of fuelling generators to power machines and equipment increases business operating costs. This is consistent with the work of Agwu & Emeti (2014), who argue that, where infrastructural facilities are inadequate, the business environment cannot experience an improvement in entrepreneurial rates.

Statistics show that SSA lies at the bottom of all developing regions in terms of infrastructure, with approximately two-thirds of the SSA population having no access

to electricity (electricity access averaging 46.7 percent) (World Bank 2019). Respondents' emphasis on infrastructure in this study is therefore hardly surprising.

Connecting a lack of infrastructure to culture, the study finds that infrastructure has a moderating effect on the relationship between culture and entrepreneurship in SSA. As in many other developing countries, efforts to develop public infrastructure are hampered by corruption. Thus, culture influences the quality of existing infrastructure available, which then affects entrepreneurship. Government officials often use their discretionary powers to build bureaucratic hurdles into the process of public works, such as road networks and power generation, that can only be overcome by the payment of bribes.

Findings based on semi-structured interviews in this study (Section 7.3) show that public works contracts are awarded to political allies, rather than those qualified to do the job, so they can use the proceeds to fund political parties and remain in power. This leads to sub-standard work such as poorly-built roads, which in turn affects business operation (Teagle 2021). The laws around issuing of government contracts are crafted to benefit a few individuals because of corruption. This situation creates a hostile business environment in the region (Koop *et al.* 2000; Ng & Yeats 2000; Koop *et al.* 2000; Kiggundu 2002; Bonaglia & Goldstein 2006; Mersha *et al.* 2010). Likewise, other findings point to an indirect relationship between infrastructure development and economic growth (Madubansi & Shackleton 2006; Calderón & Servén 2010; Cinyabuguma & Putterman 2011). Based on these findings, this study considers infrastructure as a moderator in the relationship between culture and entrepreneurship and argues that, in SSA, infrastructure reinforces the relationship between culture and entrepreneurship.

In sum, these findings from the interview not only confirmed the quantitative results, but also complemented and some cases contradicted the quantitative results. Table 8.2 provides a summary of these findings, using the structure as suggested by Greene et al., (1989) of synthesising both quantitative and qualitative data sources.

Joint display depicting factors affecting Entrepreneurship in SSA- Summary of Results		
Quantitative Findings *Dimensions of Culture*	*Qualitative Findings* *Subcategories and quotes*	*Mixed method* *meta-inferences*
1. Social Cohesion Social cohesion was negatively associated with and entrepreneurship at individual level (β=-0.126, p<0.01), but the sign changes in the context of hawkers/vendors where a positive associated was found (β=0.143, p<0.05) Nascent entrepreneurs are negatively affected by social cohesion (β = -0.002, p < 0.01).	**Community and family support** *"In some tribes, people pull you down in terms of their thinking. A lot of families think that this is our business and therefore one must employ them or their children, this drains the business because the capital may be taken out of the business in the process."* (*RA8 IT Manager*). "While social support has the beneficial effect of granting access to a pool of resources, it also means that all resources available in the business belong to the community and are therefore vulnerable to abuse" *(RE 3 Entrepreneur)* **Community and family support** "There are times when you just need someone to be there. Sometimes you do not need them to buy your product but if they tell you, if you do it this way, it is going to be successful. That is the support we are looking for" (*RR5 Researcher*). "As an entrepreneur, one of the things that will make you successful is networking. Networking is key to you to your	<u>*Confirmatory findings:*</u> • SSA entrepreneurs are in some cases be constrained by family members overtaxing their owners' resources. • Nascent entrepreneurs are in the initial stage of their entrepreneurship journey and, as such, they do not benefit from social cohesion, because they lack the capability and legitimacy to seek support from resource gatekeepers. <u>*Complementary findings:*</u> • Exposure to family businesses and role models facilitates the transmission of tacit knowledge, as well as skills, to manage the business.

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	success as an entrepreneur" (*RE9 Entrepreneur*,).	
2. Trust Trust positively affects entrepreneurship ($\beta=0.092$, $p<0.15$)	**Traditions** "Everybody seems to want to keep their ideas to themselves because if you tell someone they might take your idea and then go if they have the means, make it a business so everybody everyone tries to keep their ideas to themselves, and in doing that you have no mentors." (*RC2 Consultant*). "Negative trust exists because people feel comfortable with those that are close to them and are drawn to a smaller group and therefore find it difficult to seek advice from outsiders (RH11 HR Manager). **Community and family support** Trust is the foundation of day-to-day business interactions. Trust fuels the growth of an entrepreneur's social network and therefore their customer base" Entrepreneurs prefer working with people close to them and find it challenging to have outsiders help them run their business (*RA1 Accountant*)	***Confirmatory findings:*** • Entreprenuers, find it challenging to seek advice from outsiders, as they are mostly drawn to a smaller group. Thus, a lack of trust becomes a barrier to the growth of entrepreneurship. ***Contradictory findings:*** • Trust can leads to group ineffectiveness and entrepreneurship when individuals belong to unproductive networks and are unable to benefit from such networks
3. Government success Negative insignificant association between government support and entrepreneurship at	**Political environment** "…the few that are connected to the government excel fast in business because they are given contracts while the ones who are	***Complementary findings***: • Promoting entrepreneurship education at the primary and secondary levels,

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individual level (β= -0.028, p<0.25)	not connected suffers. That type of behaviour encourages corruption because every businessperson tries to find that connection to do well in business." (*RA8 Accountant*). **Low Financial literacy** *"The government universities basically, they are too academic. The kids have just memorised and passed exams; their brains are so locked. So, our education system does not allow us to be creative and to be innovative."* (*RC12 Consultant*). **Poor infrastructure** "Infrastructure is a big problem it is killing businesses. For example, our electricity is a big problem in Nigeria and the tariffs keep increasing. So, you can imagine if the business you are trying to start up has to do with using electricity." (*RC2 Consultant*) **Mindset change** "Another challenge relates to mindset change because if we must have entrepreneurs in five years, we need to develop the mindset now. One looks at issues of the curriculum in the schools" (RM14 Bank Manager) **Gender stereotyping** "…women are also growing as entrepreneurs. This needs to be highlighted somewhere with deliberate policies and an	can increase levels of entrepreneurship. • Entrepreneurs in SSA may be hampered in achieving their development goals due to poor infrastructure such as intermittent electricity supply, poor communication and transportation systems. • Traditions such as gender stereotyping may become an obstacle to the growth of entrepreneurship. • Access to entrepreneurial role models within a group or community helps to foster a culture of positivity and suppresses a culture of defensiveness.

| | enabling environment created for women to dive in as entrepreneurs." (*RE10 Entrepreneur*)

"The Shona culture regards women as inferior and so believes that women have to stay at home whilst men go to work. Such types of traditions hinder entrepreneurship."(*RE3 Entrepreneur*). | |
|---|---|---|
| **4. Corruption**
Corruption positively affects individual entrepreneurs ($\beta=0.005$, $p<0.01$), but has a negative but insignificant effect at national level ($\beta=0.005$, $p<0.17$). | **Traditions**

"Most of the time these people want me to grease their hands, you know. So, if I do not do that then I will not see the light of the day. So, if you do not give them anything. You will not get anything unless you know someone with the power that can influence people to do things for you, so corruption slows down things." (*RH11 HR Manager*).

Political environment

"…the few that are connected to the government excel fast in business because they are given contracts while the ones who are not connected suffers. That type of behaviour encourages corruption because every businessperson tries to find that connection to do well in business." (*RA8 Accountant*) | ***Confirmatory findings:***

• Corruption, then, is viewed positively by individual entrepreneurs, because it acts as a lubricant for the wheels of economic growth in dealing with the government bureaucracy.

• Corruption may create an unlevel playing field for entrepreneurship thereby leading to inefficient allocation of resources at country level in SSA which makes it difficult for innovations to thrive. |

Table 8.2 Joint display depicting factors affecting Entrepreneurship in SSA- Summary of Results

Source: Compiled by author

8.3 Modelling the impact of culture on entrepreneurship

As discussed so far, four variables were included in the theoretical model of cultural factors influencing entrepreneurial activities developed in Chapter 3, to explain the impact of culture on entrepreneurship, namely: social cohesion, corruption, government success and trust. This section examines whether the predicted relationships should be revised in light of the empirical evidence found in this study. The original model developed from the existing literature (Section 2) and analysis of the cultural measures available (Section 3.4.4) is presented again in Figure 8.2.
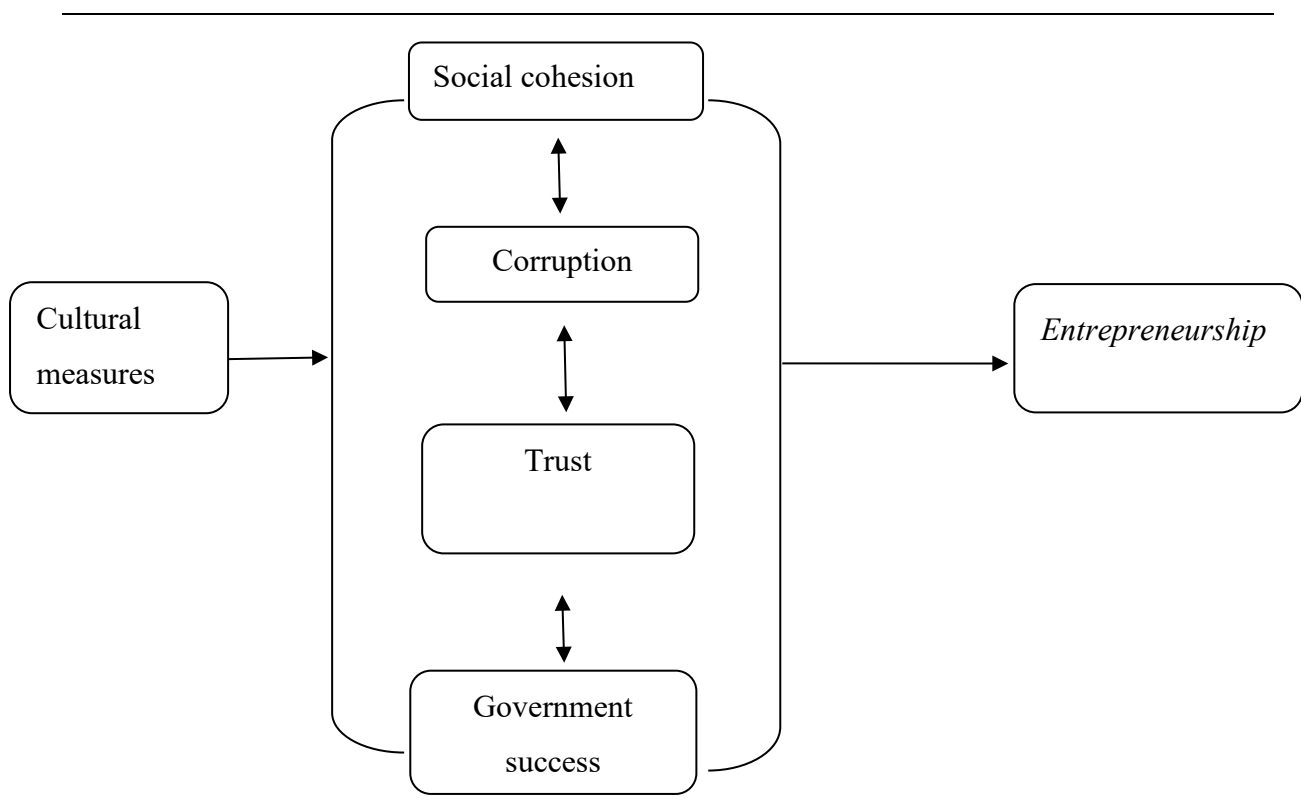

Figure 8.2 Culture and Entrepreneurship model in SSA
Source: Compiled by the author

In effect, as explained in the previous sections, the study argues that the link between culture and entrepreneurship can be strengthened by individuals' financial literacy and their country's infrastructure. In this regard, the study proposes an adapted theoretical model based on the discussion in this chapter, as shown in Figure 8.3. The revised model

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extends the original theoretical model in Chapter 3 with two additional constructs in the context of SSA which, according to the analyses and previous literature, moderates the relationship between culture and entrepreneurship in the region (Glaeser *et al.* 2000; Ajakaiye & Ncube 2010; McMullen 2010; Mwobobia 2012; Asiedu *et al.* 2013; Adomako & Danso 2014). The inclusion of the two moderator variables in the model aims to capture the real-world experiences and further elaborate on how culture affects entrepreneurs in SSA, as highlighted in Figure 8.3 (overleaf).
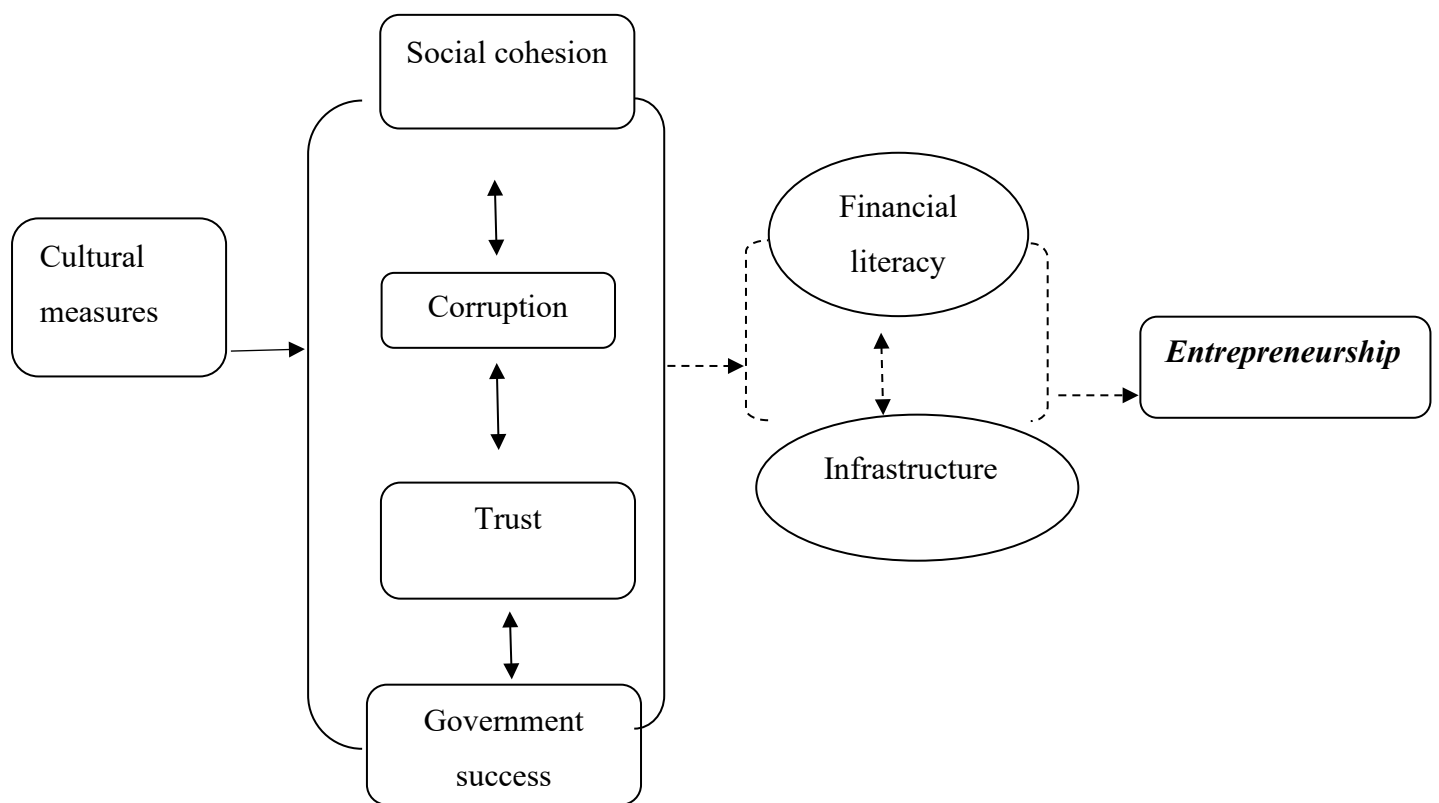

Figure 8.3 Modified model on impact of culture on entrepreneurship in SSA[14]

Source: Compiled by the author

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[14] Notes: the modified model includes additional moderating variables which are not in square and their hypothesised relationships as shown in dotted lines.

8.4 Chapter summary

In this chapter, the influence of culture on entrepreneurship in SSA was examined by analysing the results of the quantitative (Chapters 5 and 6) and qualitative (Chapter 7) data. The results of the quantitative study led to the elements that needed further understanding in the context of SSA entrepreneurship. This was achieved through the addition of a qualitative study.

By adding qualitative analysis to the study, the researcher gained a deeper understanding of softer issues not captured in the quantitative analysis, such as lack of skills, financial literacy, lack of proper infrastructure and negative entrepreneurial mindset.

Given these findings, the chapter proposes a modified model that extends the initial theoretical model developed in Chapter 3 of this study with two additional constructs, financial literacy and infrastructure, that have been shown to moderate the relationship between culture and entrepreneurship in the context of SSA. The study argues that the relationship between culture and entrepreneurship is intensified by the level of individuals' financial literacy and the level of their country's infrastructure.

In addition, the chapter has found that social cohesion has a negative relationship with the propensity to become an entrepreneur, as entrepreneurs in SSA are constrained by excessive demands on their owners' resources by family members. Nonetheless, the study recognizes that some entrepreneurs in the region have benefited from relationships built on trust such as VICOBAs. The presence of trust, therefore, has the potential – if properly directed – to promote the growth of business networks and facilitate entrepreneurial activity. Another component of culture that contributes negatively to entrepreneurship growth is corruption, particularly at the community/group level, where any individual benefits are offset and its consequences for entrepreneurs include others, such as limiting access to capital and increasing the cost of doing business.

In summary, both the quantitative and qualitative analyses show that culture has an impact on entrepreneurship. The next chapter will provide the conclusion of the study

and explain the practical implications of the study results; highlight the knowledge contribution; and suggest future directions for the research.

Chapter 9: Conclusion

This study has examined the impact of culture on entrepreneurship. The empirical chapters of this study have taken different approaches to achieve this goal. The study began with an extensive review of related literature, whose outcomes were presented in Chapters 2 and 3. Based on the literature, the cultural variables applicable to SSA were established and presented in Chapter 3.

Borrowing from Ronald Inglehart's (1997) post-materialism theory, the study followed a mixed-method research approach, including both quantitative and qualitative components. Using data from seven countries in SSA that are former British colonies, namely Botswana, Ghana, Malawi, Nigeria, Uganda, Zambia and Zimbabwe, a sequential explanatory design was used, beginning with a quantitative analysis empirically testing a number of hypotheses using logistic and multilevel regression to determine the relationship between culture and entrepreneurship in SSA. The study design is appropriate for this research as very little is known in the literature about culture and entrepreneurship in SSA. It was therefore necessary to first conduct an explanatory (quantitative) study, to identify the cultural variables that can be used to understand the relationship between culture and entrepreneurship in SSA. This was followed by a qualitative study to deepen the quantitative findings. This approach also ensured that context-specific variables have been identified for detailed analysis (see Chapter 4 for a full data description).

Chapters 5, 6 and, 7 examined the impact of culture on entrepreneurship using four cultural constructs, namely social cohesion, corruption, trust and government success, as independent variables. On the other hand, self-employment (subdivided by scale/nature of the enterprise), TEA, and Nascent entrepreneurship were used as proxies for entrepreneurship. Chapter 8 brought together the results from Chapters 5, 6, and 7 to create a modified cultural framework based on the results of the data analysis (Section 8.4).

This final chapter (Chapter 9) concludes the study. It begins by discussing the highlights, implications and recommendations for practice. Highlights of the theoretical and practical contribution of the study and suggestions for future research follow.

9.1 Summary of key findings and implications

Overall, based on the results of both the mixed-method analysis presented in Chapters 5, 6 and 7, the study concluded that culture influences the growth and survival of entrepreneurs in SSA. The following section discusses the implications and explanations of these results.

First, corruption at a country level negatively affects entrepreneurship in SSA. One explanation for this finding is that corruption leads to inefficient allocation of resources to entrepreneurship. Entrepreneurs in low-income countries are most often in dire need of financial resources and therefore carry the burden of corruption, as most of the funds that can be used to grow their businesses are diverted to other unrelated expenses. This is because corrupt officials in positions of authority are likely to influence public policy through lobbying for laws that serve their purposes (Chowdhury *et al.* 2018). Furthermore, corruption creates additional costs for businesses, as paying bribes to government officers in a corrupt business environment turns out to be a survival mechanism for small businesses. Entrepreneurs use corruption both as a cost-reducing and survival strategy, thereby becoming victims of bureaucratic corruption (Firozjaii 2012).

The ruinous government regulations in place in most SSA countries place a significant burden on businesses. To bypass these burdensome regulations, businesses are forced to pay bribes. "Speed money", in the form of bribes, serves to facilitate transactions in the face of bureaucracy (Ang 2020). Corruption, then, is viewed positively by individual entrepreneurs, because it acts as a lubricant for the wheels of economic growth in dealing with the government bureaucracy. It is important to emphasize that the positive relationship does not in any way imply that corruption is a good practice for entrepreneurs, as there are other salient issues such as loss of integrity and loss of trust

associated with corruption that can damage the reputation of both the giver and recipient of the bribe in the long run.

Based on these findings, the study shows the benefits of reducing corruption, which is widespread in SSA, to boost entrepreneurship. There is almost a need for training to enable aspiring entrepreneurs to deal with corruption.

Evidence in the literature shows that human beings are only likely to take action if they are aware of their rights to speak out against a form of injustice in this case corruption (Argawal *et al.* 2009; Walker 2009). This implies that training entrepreneurs and other citizens to report corruption would expose those involved and restore the integrity of the public service (Riley 1999; Anderson 2009; Ahmad *et al*. 2020). Likewise, according to Balongo and Parshotam (2020), it would be helpful for entrepreneurs if trade rules and procedures were simplified and transactions automated, so that human intervention – and thus bribery – can be reduced. Studies have found that the use of technology through automation, if sustained over time, will help curb corruption (Ahmad et al. 2020; Addo 2021).

Second, this research concludes that social cohesion has negative effects on entrepreneurs in SSA. The finding that Indians in Malawi and the Shonas in Zimbabwe are using business mentoring as a technique to dominate entrepreneurial activities in their countries and beyond has policy implications. Governments in the SSA region can use mentors to coach new entrepreneurs, because of the benefits that accrue from indirect learning. Furthermore, access to entrepreneurial role models within a group or community helps to foster a culture of positivity and suppresses a culture of defensiveness (Gibb *et al.* 2013; Monk & Purnell 2014). A policy ensuring that there are training centres for entrepreneurs spread across the countries would be beneficial. They should ensure that classroom pedagogy, which includes coaching and mentoring, is formulated, implemented and monitored.

Furthermore, the study finds that Nascent Entrepreneurs do not benefit from social cohesion, because they lack the capability and legitimacy needed for them to receive support from resource gatekeepers. The implication for this finding is that government

should support small businesses in obtaining monetary and non-monetary resources that are critical to their development. The ability to receive resources from the government signals to other stakeholders that the business is trustworthy, allowing nascent entrepreneurs to gain the competitive advantage they need to thrive.

The results also reveal that the lack of trust between individuals contributes to the lower levels of entrepreneurship in SSA. There is evidence that individuals have no guarantee that non-family members will be honest and loyal in business transactions.

As such, they find it challenging to seek advice from outsiders, as they are mostly drawn to a smaller group. Thus, a lack of trust becomes a barrier to the growth of entrepreneurship. To build trust, entrepreneurs need training to improve their business skills, so they can set up a system that will help them to be organised and build a reputation and legitimacy (Jenssen & Greve 2002). Likewise, religious and community leaders should be encouraged to use their influence and disseminate information about the importance of entrepreneurship. This is an effective way of distributing information in collectivist societies like the SSA, as people are willing to learn from their leaders, because they trust them.

Nonetheless, the study finds that, while a low-trust culture hinders the growth of entrepreneurship in SSA, other entrepreneurs in the region have benefited from the same, for instance in the case of VICOBAs, set up mainly by women in countries like Zambia, Malawi, Zimbabwe and Botswana, whose aim is to pool resources in the form of savings with a view to raising capital for businesses. This is an informal community group based on the principle of trust and has resulted in more women becoming entrepreneurs in the region. This effect of trust for businesses implies that government should deliberately develop policies to strengthen community banks, by training them in business skills. This will help their businesses not only to become self-sustaining, but also to migrate to medium-sized corporations, thus improving the entrepreneurial landscape in the region.

The findings of this study confirm the key role of financial literacy. The study found that children's exposure to family businesses facilitates the transmission of tacit knowledge, as well as skills, to manage the business. For example, Indian families in

Malawi and Zambia have been successful entrepreneurs for generations, because of exposure to business information through their early involvement in the family business. This implies governments in the region should be committed to train the upcoming entrepreneurs by developing policies that promote entrepreneurship education at the primary and secondary levels, with a view to increasing levels of entrepreneurship. One way of achieving this is through the inclusion of entrepreneurship lessons as part of the school curriculum.

This will provide a learning platform for incoming entrepreneurs and assist the population to shift their mindsets from necessity to opportunity orientation, which will make a comparatively larger contribution to economic growth (Block & Wagner 2010).

Furthermore, the study shows the impact of gender stereotypes on entrepreneurship in SSA. The study finds that, in countries such as Zimbabwe where cultural influences are dominant, the Shona tribe believes that women should do domestic work, while men can be allowed to do business. Such traditions are an obstacle to the growth of entrepreneurship. This finding is in tandem with the widely-reported results in the literature that the probability of women becoming entrepreneurs reduces when the male gender takes prominence in matters of family development, thereby confining the women to housewifery roles (Gates Foundation 2010; Randall & Coast 2016). To overcome the impact of gender stereotypes, Lawal *et al.* (2016) suggest that there need to be concerted efforts by civil society groups, government and the corporate sector to empower women. To have an impact, the empowerment process must begin with changing the structures and legal frameworks to allow women to have equal rights. This must be followed by the provision of capacity-building training, to make the transformation sustainable (World Bank 2001).

Overall, the findings of this study show that SSA has many cultural aspects, such as social cohesion, which, if correctly harnessed, can help promote entrepreneurship. Suffice to say that there are other cultural norms, such as corruption and lack of trust, that dissuade entrepreneurship.

9.2 Contributions to knowledge

This research has improved the understanding of the relationship between culture and entrepreneurship from the viewpoint of SSA. Accordingly, the study has contributed to knowledge in three areas, which are discussed below.

First, the study contributes theoretically to the discourse on the need for contextual research to understand and explain how cultural values, beliefs and norms affect entrepreneurial motivation. To this end, the study has developed a theoretical framework that extends research on entrepreneurship beyond its concentration in the Western countries to SSA, where researchers argue that, to date, not much research has been conducted in a region with such a different cultural setting. Thus, the study contributes to the culture and entrepreneurship literature by providing a developing-country perspective based on the SSA context (Yusuf & Schindehutte 2000; Kiggundu 2002; Akwani 2007; Okpara & Wynn 2007). In addition to the existing array of frameworks being used in cross-country studies to measure the effect of culture on innovation and entrepreneurship, this study offers new insights into how culture influences entrepreneurial behaviour in an SSA context.

Secondly, the study empirically contributes and extends the existing literature focusing on the effect of culture on entrepreneurship in developing countries. The results of this study suggest that each cultural dimensions – social cohesion, corruption, trust and government success – can be an important predictor of entrepreneurial intentions. The multi-dimensional approach of culture research helps to explain how entrepreneurial activities are influenced in the context of SSA.

In addition, the study extends existing studies on entrepreneurship, which have mainly focused on it at individual and country levels. It is important to note that the multi-level analysis in this study provides an important theoretical advancement in the literature measuring the impact of culture on entrepreneurship. Because the process of starting a business involves a connection between individuals and their environment, studies that

include both levels of analysis prove beneficial (Shane & Venkatraman 2000). The study thus makes an original contribution to knowledge.

Finally, the study contributes in terms of the applied research method. The study shows that combining qualitative and quantitative analysis can enable in-depth investigations of complex cultural impacts. For example, the results show, using a quantitative approach, that social cohesion affects entrepreneurs negatively in SSA, due to "free-riding" by close friends and family.

However, by delving deeper into this finding through interviews, the study finds that social cohesion still plays an important role in promoting entrepreneurship, as it provides access to a pool of resources, like emotional and skills support, as well as business capital. Based on these results and others that are part of this study, the study demonstrates that the mixed-method approach can further deepen research, because not only is it robust, but it can also validate individual results, allowing identification of relationships between the variables, including the creation of a better understanding of the impact of the different cultural measures on entrepreneurship (Appiah-Yeboah *et al.* 2007).

Considering that there are currently only few studies in the context of SSA, such as Moyo (2014), Ngulube & Ngulube (2015), Wilkinson *et al.* (2017), and Tengeh & Nkem (2017), who use mixed-method research to investigate the impact of culture on economic growth in the region, the study thus makes an original methodological contribution. But none of these have looked at how culture influences entrepreneurship in SSA.

9.3 Limitations and further areas for research

Like any other study, this research has some limitations. First, it is important to highlight that several problems can arise when combining entrepreneurship indicators with cultural dimensions in research. First of all, different aspects of entrepreneurial activity can theoretically be influenced by different cultural attributes, individual characteristics and contextual factors.

The use of secondary data although providing access to far more observations than could be achieved through primary data collection, influences the variables which can be measured and analysed in the research. In particular this has ramifications for the definition of corruption used in the study. Corruption is a relative concept without a universally accepted definition, adding complexity to the research. In this study, the researcher relies on secondary data, which means they lack control over the data collection process. This lack of control potentially restricts the depth and specificity of the variables that can be explored.

Furthermore, the definition of corruption in this study is heavily influenced by the nature of the data source, Afrobarometer, which is based on public perception surveys. Afrobarometer data focuses on petty corruption, involving lower-level corrupt practices within administrative branches of government or organizations (Shehu, 2005), limiting the study's findings to this particular form of corruption. Some of the Afrobarometer items utilised also refer to their involvement in paying bribes. As such, it may 'grease the wheels' (Palifka 2006; Habibov *et al*. 2017) for the individual. However, as discussed in Section 3.4, for the population as a whole it may have a negative effect by undermining trust and the business environment (Avnimelech *et al.* 2014). Given the importance of this type of petty corruption we are following in the steps of studies such as (Jahnke & Weisser 2019; Hoffmann & Patel 2023) that have used similar measures.

The absence of alternative data sources that could capture various forms of corruption, such as legislative corruption and grand corruption, further contributes to this limitation. Consequently, if different measures from other data sources were utilized, the study's results might differ significantly from those solely generated by the Afrobarometer. To address this limitation and improve future research, it is important to incorporate additional data sources that explore various forms of corruption. This would enable a more comprehensive analysis of corruption's effects, potentially leading to modified outcomes and a deeper understanding.

An additional challenge is associated with collecting data in a sequence is whether the collected data can accurately describe the actual reality at that point in time. The answers given during the semi-structured interviews may not reflect thoughts and

behaviours of the respondents in the past (quantitative analysis). This is because people may consider their actions in the face of new information, thereby changing their responses, and thus time can filter out events that did not influence the individuals. The adoption of the Delphi Policy approach in this research in part helps to overcome this challenge because the responses are based on the consensus, which helps negate memory issues.

Furthermore, it is acknowledged that the research is limited in its geographic scope to the seven countries in SSA[9], and it is not intended to be generalizable, although there will be scope for researchers to consider transferability of findings in other contexts. To lessen the impact of this limitation, data triangulation was performed in this study, using the mixed-method approach and multilevel regression analysis.

Nonetheless, the focus of the research is warranted within the given geographic context for the following reasons: firstly, because the origin of the inhabitants of the countries are known to have a common root, which is the Bantu tribe. Although, with the passage of time, there could be changes in traditions in these countries, elements of the Bantu culture remain and can be traced in the form of the existing political structure in the region, where the people are still ruled by chiefs in kingdom settings.

Several other questions that are outside the scope of this paper, such as the exact functional form of the relationship to other models, for instance the Hofstede cultural dimensions and Schwartz, or the meaning of the relationship taking into account the different demographic aspects, such as gender and location, could be used as the direction or guide for further research on this topic. Likewise, another study comparing the influence of culture on previously British and French colonies might be worth considering. It is also important to recognize that the Inglehart cultural framework used as the background for this study does lack the component of long-term planning, which is characterized by patience, persistence and the ability to plan. When such virtues are upheld by a society, they are found to have a positive influence on entrepreneurship growth. This could be another possible area for future research.

Notwithstanding the limitations, the study has produced results that have value in terms of the method used, the theory applied and the context. Likewise, the limitations to this study, as presented in this section, provide direction for future research.

9.4 Concluding remarks

It is increasingly recognised that entrepreneurship is one of the ways to reduce the economic and social problems of most countries in SSA, as it enables financial independence and improves the well-being of people in the region (Tvedten *et al.* 2014). Recently, interest in African entrepreneurship has increased, as the region needs to grow economically to support its ever-growing population. Furthermore, owing to the availability of minerals and the relative youth of the population, the region is beginning to attract the attention of various stakeholders, such as multinational companies, donors and scholars, as an emerging market that is full of prospects.

Research has shown that entrepreneurship in Africa is different from other parts of the world, due to its culture and history. It is therefore pertinent to appreciate the SSA entrepreneurship context in order to determine the policies that can be implemented in the region in order to make entrepreneurship beneficial. However, there is still an information gap in the literature as to why culture is central to understanding the context of SSA entrepreneurship. This study took on the challenge of filling this gap. The key takeaway is that SSA culture influences an individual's inclination to become an entrepreneur. Based on the review of theory and literature, this study has provided evidence for the existence of a relationship between entrepreneurship and cultural constructs, such as trust, social cohesion and corruption. The research has implications for policy and practice and creates avenues for further research into entrepreneurship.

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Appendices

Appendix A : Experts Questionnaire

Experts Questionnaire

Part 1

1. What motivates people to become entrepreneurs in your country? (Rank the statements in order of importance, where 5 is the highest and 1 is the lowest).
   a. Lack of other employment options
   b. Family tradition
   c. Making use of their expertise
   d. Financial betterment
   e. Improving social status

2. I am going to introduce a series of statements. On a scale from 1(strongly agree) to 5 (Strongly disagree), Please rate how much you agree or disagree with each statement in relation to your country.
   a. The way people in society integrate and share common values plays an important role in promoting entrepreneurship.
   b. Entrepreneurs prefer working in a team to collaboratively run their businesses.
   c. Entrepreneurs prefer doing businesses on their own and do not trust other people to run their businesses.
   d. Entrepreneurs are willing delegate responsibility for key decision making to their managers.
   e. Entrepreneurship is more common among individuals who came from a family of entrepreneurs.
   f. Family businesses are a common feature in my country
   g. You need to have connections with government officials to obtain business contracts as an entrepreneur.
   h. Entrepreneurs pay money to or promise to favour a government officer in order to access finance or other services.
   i. Entrepreneurs fail to grow their business due to lack of skills and training

j.   Entrepreneurs use their skill to turn new ideas into business opportunity

3. Getting a white-collar job is more highly favoured than becoming an entrepreneur in my country (White collar jobs in this question refers to higher-skilled jobs that require more education and training than low-skilled or manual work for example engineers, accountants, doctors and lawyers)

(a) Strongly disagree (b)Disagree (c) Neutral (d) Agree (e) Strongly agree

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Part 2

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4. Bribery and corruption have become accepted as part of doing business in your country. To what extent do you agree with this statement

(a) Strongly disagree (b)Disagree (c) Neutral (d) Agree (e) Strongly agree

5. How does bribery and corruption in your country affect entrepreneurs? (Rank the statements in order of which you feel plays a role mostly strongly in your country, where 5 is the highest and 1 is the lowest).

    a.   Creates monopolies and limits opportunities for entrepreneurs to find new business opportunities.

    b.   Increases income inequality and poverty.

    c.   Reduces availability of funds for development-related activities

    d.   Increases the cost of doing business

    e.   Slows down government effectiveness in the delivery of public goods and services

6. A strong support network is important to be a successful entrepreneur in my country. To what extent do you agree with this statement?

(a) Strongly disagree (b)Disagree (c) Neutral (d) Agree (e) Strongly agree

7. I am going to introduce a series of statements on why men are more socialized into starting businesses than women. (Rank the statements in order of influence in your country, where 5 is the highest and 1 is the lowest).

    a.   Women are taken less seriously than men

    b.   Women find it more difficult to access capital than men

    c.   Women lack of confidence than their male counterparts

    d.   Women have more family responsibilities

    e.   Women lack access to business networks

8. I am going to introduce a series of statements on why religious values limit entrepreneurial activities in your country. (Rank the statements in order of which you feel plays a role most strongly in your country, where 5 is the highest and 1 is the lowest).

   a. Discourages the involvement of women in business and work

   b. Discourages the material accumulation for personal gain

   c. Restricts members from doing a certain types of businesses

   d. Promotes a culture of laziness

   e. Discourages the pursuit of education and acquisition of skills

9. How would you rate the support that government offers to entrepreneurs?

   a. Extremely valuable

   b. Somewhat valuable

   c. Neutral

   d. Somewhat not valuable

   e. Extremely not valuable

10. What changes would you like to see implemented by the government in your country to promote entrepreneurship? (Rank the statements in order of preference, where 5 is the highest and 1 is the lowest).

    a. Provide entrepreneurial training for upcoming entrepreneurs

    b. Include entrepreneurship as a subject in the school curriculum

    c. Provide financial support

    d. Create an enabling business climate and a stable macroeconomic environment

    e. Design policies that encourage and strengthen women and youth entrepreneurs.

11. Do you have any other comments, questions, or suggestions?

Appendix B: Interview protocol

Interview schedule	
Period	**Aspects**
Preparatory work	• Send an email in advance to establish rapport and seek interviewees' consent to take part in the interviews • A few days later, send consent and participation forms • Three to four days before the interview, interviewees are emailed to confirm readiness, remind them to read the interview questions and complete the consent form. • A day before the interviews, the interviewer will test the medium of the interview i.e., Microsoft team and/or skype to ensure everything is in order. The same will be done an hour before the interview.
Warming up	• Clarification of research (aims and objectives) and matters of privacy and consent 　i. Interviewees are informed about the purpose of the research, anonymity and confidentiality, their right to withdraw from the survey without providing any reason • Interviewer to start interviewing participants by asking warm-up and general questions such as. 　i. Professional background, experience and work • Terminology clarification 　i. The interviewer will clarify the main terminologies used as part of this research
Definition of terms	• Exploration of the definition of the terminologies **Q1**- How do you define the terms culture and entrepreneurship in your country? **Prompt question**- In defining entrepreneurship, do you include all businesses (old and new) or only the ones that are at the start-up phase?

	• Limitations and problems
	
	Q2- Are there any problems in your country that affect the growth of entrepreneurship?
	Prompt Question-Do the issues that you have described above, in any way interact with culture?
	
	Q3- To what extent does the social-cultural environment in your country affect entrepreneurship as the desired choice?
	
	Prompt Question- To what extent do you think the following factors are important in making someone a successful entrepreneur in your country?
	   i. Bribery and corruption
	   ii. Government formal support services to start a business
	   iii. Availability of life necessities like water, electricity and gas etc.
	   iv. Cultural support in terms of family, friends, traditions, customs and religion
	   v. Personal experience
	   vi. Level of education
	   vii. Level of trust among family members

Exploration of ideas	• Additional Ideas
	
	Prompt Question -Please indicate how much you agree or disagree with the statements regarding your country's entrepreneurial motivations for starting a business?
	
	   i. Lack of an ideal or *secure job* alternative
	   ii. To *satisfy* my inner self and pursue growth
	   iii. To earn *more money* especially for my family needs
	   iv. To follow *family tradition* by working according to family wishes
	   v. To gain high *social status*
	   vi. To create *something* of my own
	   vii. To support the community
	
	Prompt Question: Based on your experience, how can you describe the type of entrepreneurship that is in your country (hint; innovation-based or ordinary business)?
	
	Q4- Please indicate how much you agree or disagree with the questions regarding your country's entrepreneurs
	   i. Getting loans from family and friends is quite easier
	   ii. Most business are created to produce new products and services
	   iii. Bribery and corruption discourage entrepreneurs
	   iv. Entrepreneurs prefer employing their family members

	v. The government provides support to newly established businesses vi. Most businesses are inherited from parents vii. Established entrepreneurs provide support to new entrepreneurship through networking **Q5**- What is your view on the future of entrepreneurship in your country looking at the next three years?

Conclusion	• Summarisation (by the interviewer)
	
	    i. Key issues identified during the interview will be summarised by the interviewer to ensure clarity
	
	    ii. Interviewer will ask the participants if they have any concerns, comments, or any additional information
	
	• Acknowledgement and leave-taking
	
	    i. Interviewer thanks the participants and remind interviewees of the ethical issues of dealing with the data collected through the course of the interviews

Appendix C: Ethics approval

Ethics Approval
Message sent on behalf of the Chair of the Schools of Business, Law and Social Sciences Research Ethics Committee

Dear Yanna

Thank you for the recent resubmission of your application (no. 2020/303) to the Schools of Business, Law and Social Sciences Research Ethics Committee (BLSS REC) on 10 December 2020 requesting ethical clearance for the project entitled: *The Impact Of Culture on entrepreneurship -The case of Sub-Saharan Africa.*
Following resubmission, we are pleased to inform you that the reviewers were happy to confirm that in their judgement there were no outstanding ethical concerns that required further discussion or exploration prior to data collection, and they are pleased to confirm that your application has met with a favourable ethical opinion.

The favourable ethical opinion is valid until **04 January 2023.** Should your project extend beyond this time then an application for an extension would need to be submitted to the BLSS REC.
Please note, your project has met with a favourable ethical opinion based on the information provided in your application. However, should any of the information change at any point during your study or should you wish to engage participants to undertake further research, then you are required to resubmit your application to BLSS REC for further consideration.

We would like to wish you well in the completion of your project.

Sent on behalf of
Chair BLSS REC

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Appendix D: Research Participants Information Sheet

PARTICIPANT INFORMATION SHEET

The Impact of culture on Entrepreneurship in Sub-Saharan Africa

The purpose of this project is to investigate the relationship between culture and entrepreneurship in Sub-Saharan Africa. The project will use interview-based methods to explore how culture affects entrepreneurship and how policymakers and whether policymakers perceive culture to have a role in affecting the effectiveness of their interventions to encourage entrepreneurship. Cultural constructs and practices that we believe may help and hinder the development of entrepreneurship in the region have been identified and will be explored as part of this project.

The research is led by Yanna Chimwaza, PhD student at Nottingham Trent University. The results of the study will be written up for the PhD thesis and could be used for future publication.

You have been invited to take part in this project as you are an expert in the field of entrepreneurship and/or in developing interventions to promote entrepreneurship. Participation is entirely voluntary, and you are not obliged to participate. No member of your organisation or any other will be informed of your decision to participate or otherwise. If you do agree to participate you will be given a participant number to help anonymise your data (please see below for more details).

Should you initially decide to take part and then later change your mind, you are free to withdraw from the project at any time. If you complete the interview, but if you change your mind and no longer wish your data to be included in the study you can ask for your data to be removed from the study up to two weeks after the interview. Kindly note that, after this time analysis will have started, and it will no longer be possible to remove your data. If you wish to withdraw your data from the study you can do so by emailing the researcher Yanna Chimwaza

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(yanna.chimwaza2014@my.ntu.ac.uk) and quoting your participant number, so your data can be identified.

If you agree to participate, you will be invited to share your knowledge and experience as an expert. You will be invited to take part in two rounds of interviews. This first round of interviews consists of an idea generating exercise to a list of ideas or statements. In round two common themes from all respondents will then be used to inform the discussion.

This activity is not likely to lead to any risks to your health and safety. Agreement to participate in this research will not compromise your legal rights should something go wrong. You do not need to take any special precautions before, during or after taking part in the study. Each round of interviews is expected to last about 30 to 45 minutes and will be conducted via MS Teams and/or Skype for Business based on your preference.

Any personal information we get from you is strictly confidential, and everyone working on the study will respect your privacy. We will try to protect your confidentiality in the best way possible. However, since the interview discussions may include, for example, your country's specific programmes, there are no guarantees that you cannot be identified by any third parties based on the limited number of individuals who may have such knowledge and insights. However, every effort will be made to make sure that the information is always made anonymous. In an extra effort to protect your confidentiality, your name and address, and personal details will be kept separate from the transcripts of your interview. Only your participant number will appear on the transcripts, which will only be known by yourself and the researcher.

The analysis of the interviews will be used within my PhD thesis and any papers to be presented or published for academic and practitioner audiences. This will potentially involve the use of anonymised quotations from the interviews. You and your organisation will not be named in any research outputs, but your country will be noted to provide context to the audience. Given your standing in the field and the limited number of experts on the topic in each country it may be possible that you could be identified from your responses.

When we have finished the study and analysed the information, all the forms we use to gather data will be destroyed. We will keep the form with your name and address, and we will keep a copy of the attached consent form for 10 years, because we are required to do so by the University.

If you have any queries, please do not hesitate to contact the following:

Name	Position	Address
Yanna Chimwaza	PhD Student	Yanna Chimwaza Doctoral School Schools of Business, Law and Social Sciences Nottingham Trent University 50 Shakespeare Street Nottingham NG1 4FQ. yanna.chimwaza2014@my.ntu.ac.uk
Piers Thompson	Lead Supervisor	Piers Thompson Economics Division Nottingham Business School Nottingham Trent University 8th Floor Newton Building 50 Shakespeare Street Nottingham NG1 4FQ. piers.thompson@ntu.ac.uk

You may print a copy of this information sheet to keep for your own records.

Appendix E: Consent Form

PARTICIPANT CONSENT FORM

Thank you for reading the information sheet and agreeing to be part of the participants to be interviewed as part of the research study on **The Impact of culture on Entrepreneurship in Sub-Saharan Africa.** The purpose of this project is to investigate the relationship between culture and entrepreneurship in the British colonies that are domiciled in Sub-Saharan part of Africa which include Zambia, Zimbabwe, Ghana, Uganda, Nigeria, Botswana and Malawi. The project is being conducted by Yanna Chimwaza, PhD student at Nottingham Trent University

Please tick the boxes below to confirm you agree with the statements.

☐ I have had the principles and the procedure explained to me and I have also read the information sheet. I understand the principles and procedures fully.

☐ I am aware that I will be required to answer questions about my experience on culture and the entrepreneurship process.

☐ I understand that any confidential information will be seen only by the researchers and will not be revealed to anyone else.

☐ I understand that nobody else will be informed of my decision to participate or otherwise. I am aware that, there is the possibility that due to the nature of the discussions and my position, it is possible for third parties to identify me indirectly from my answers. However, I understand that every effort will be made to ensure that the information is always made anonymous.

☐ I understand that the results of this project will be written up for the PhD thesis and could be used for future publication although all data provided by myself and other participants will be anonymised as much as possible.

☐ The researcher explained to my satisfaction the purpose of the study and possible risks involved

☐ I understand that I am free to withdraw from the investigation at any time. *

*However, I understand that in the event that I withdraw from the investigation, and no longer wish my data to be included in the study, I can ask for my data to be removed from the study up to two weeks after the interview. After this time, analysis will have started, and it will no longer be possible to remove my data. I give permission for data to continue to be used in anonymised form.

Name (please print) …………………………………………….

Signed ……………………………………………………………….

Date ………………………………………………………………………

If you have any queries, please do not hesitate to contact:

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Appendix F: Round 1 interview questions

Q1- How do you define the terms culture and entrepreneurship in your country?
   Prompt question- In defining entrepreneurship, do you include all businesses (old and new) or only the ones that are at the start-up phase?

Q2- Are there any problems in your country that affect the growth of entrepreneurship?
Prompt Question-Do the issues that you have described above, in anyway interact with culture?
Prompt Question: What do you consider to be aspects of culture that affect entrepreneurship?

A. Entrepreneurship support
Q3-To what extent do you think the following factors are important in in making someone a successful entrepreneur in your country?
Prompt Question: In each of cases why do you think this is, or in what way do they assist?
viii.   Bribery and corruption
 ix.   Political will
  x.   Government formal support services to start business
 xi.   Availability of life necessities like water, electricity and gas etc.
xii.   Cultural support in terms of family, friends, traditions, customs and religion
xiii.   Financial soundness
xiv.   Personal competence in terms of innovativeness
        Prompt question: Do you personally think entrepreneurs in your country are innovative and in what way?
 xv.   Level of education
        Prompt question: what form of education is important, practical-theoretical, school level, university level, particular subjects?
xvi.   Level of trust among family members
        Prompt question: what type of trust is required, that specific to business activities or in all aspects of life and why is this?

Additional Questions
Q4 - Based on your experience, how can you describe the type of entrepreneurship that is in your country (hint; innovation based or ordinary business)?

Prompt Question: Do you think the type of businesses in your country are culturally influenced and to what extent is the current business set up perceived to be desirable by the population and policymakers?

Q5 - What is your view on the future of entrepreneurship in your country looking at the next three years in terms of.
   i.   number of new businesses,
  ii.   nature of new businesses
 iii.   and the growth of existing businesses