

UNIVERSITY OF GHANA

**ENTREPRENEURIAL DISPOSITION AND CULTURE:
A CASE OF GRADUATES OF ACCRA POLYTECHNIC**

BY

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DECLARATION

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any university. All references used in the work have been fully acknowledged.

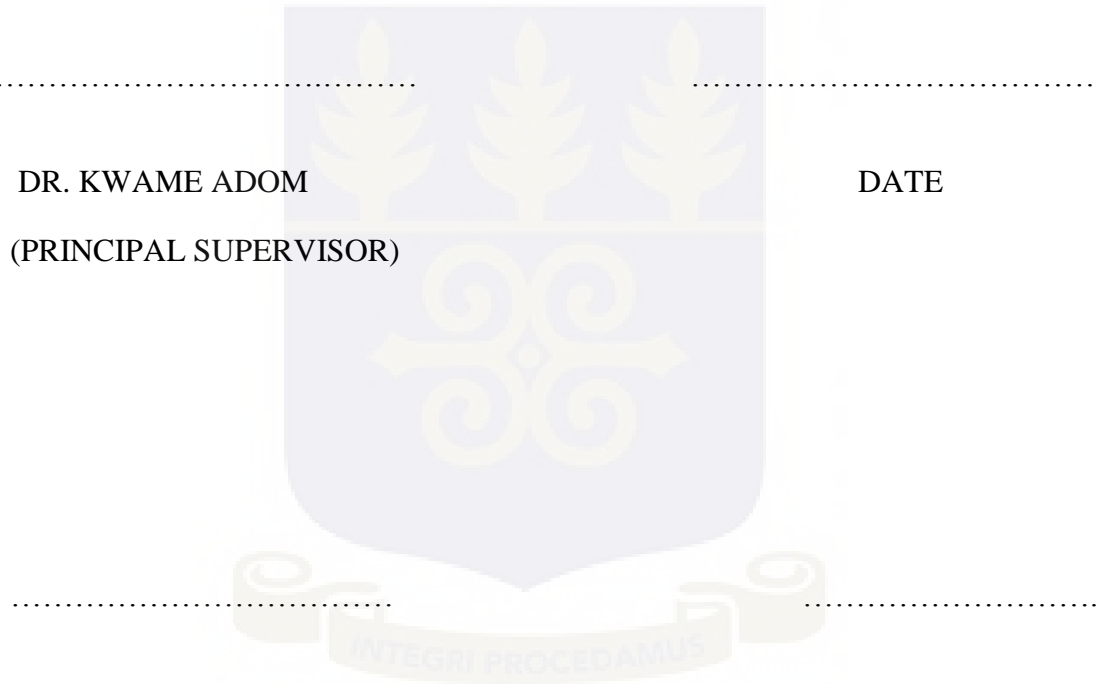


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DEDICATION

I dedicate this work to my sister, Mrs. Cecilia Adjinyo Chiri and my fidus achates,
Godfred Kwabla Hottor.



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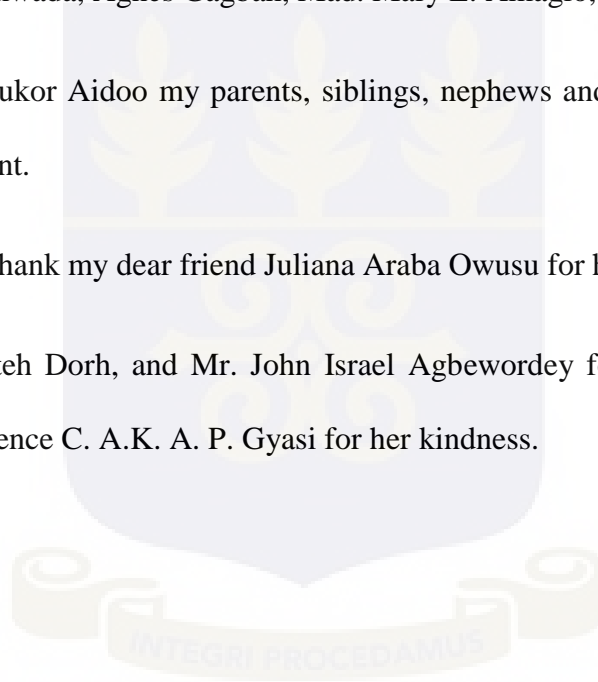


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LIST OF ABBREVIATIONS

B. Tech	Bachelor of Technology
CEO	Chief Executive Officer
EC	European Commission
GEM	Global Entrepreneurship Monitor
GNA	Ghana News Agency
GSS	Ghana Statistical Service
GYEEDA	Ghana Youth Employment and Entrepreneurship Development Agency
HND	Higher National Diploma
ICT	Information Communications Technology
ISSER	Institute of Statistical, Social and Economic Research
LTO	Long Term Orientation
MASLOC	Microfinance and Small Loan Centre
NAB	National Accreditation Board
NABPTEX	National Board for Professional and Technician Examinations
NCTE	National Council for Tertiary Education
NYEP	National Youth Employment Programme
PNDC	Provisional National Defence Council
STO	Short Term Orientation
TUC	Trades Union Congress
UGA	Unemployed Graduate Association
YEA	Youth Entrepreneurship Agency

ABSTRACT

It is true that globally unemployment in general and graduate unemployment in particular is scaling, most especially in developing economies such as Ghana. Entrepreneurship has been seen as one of the means to solving this unemployment menace. However, culture has been identified as one of the major factors that influence the entrepreneurial intent of people. This study therefore, sets out to gauge the impact of Ghanaian culture on the entrepreneurial disposition of Higher National Diploma (HND) graduates of Accra Polytechnic who graduated between 2007 and 2012. The study adopts qualitative research approach. Face – to – face and telephone interviews were used to gather data on 46 graduates of the polytechnic. Sampling was by means of snowball and convenience techniques. Thematic and narrative analysis techniques were adopted for data analysis. The study found that, collectivism/collectivistic ethic culture has negative effect on capital accumulation, human resource management, and the urgency unemployed graduates attached to the efforts leading to entrepreneurship. Lack of start – up capital largely due to inability to accumulate funds, and the failure of the financial institutions to support new ventures is also affecting the entrepreneurial intents of the graduates. Based on the above listed and other findings, the study made the following recommendations; students should endeavour to cultivate the habit of pooling resources together, institutions established by the state to engender entrepreneurship among graduates must foster close collaboration with the training institutions, also the training institution (Accra Polytechnic) must closely collaborate with industry, most especially the financial institutions

CHAPTER ONE

1.0 Introduction

This chapter of the study contains seven sections. This includes the background of the study, problem statement, the objectives and the research questions, which are guiding the conduct of the study. Other sections contained in the chapter are the significance of the study, scope of the study and finally, the organization of the study.

1.1 Background to the study

The development of every nation is a collective responsibility of both the government and the individual citizens, and the resourcefulness of the latter to contribute meaningfully to this course is crucial (Uddin & Uddin, 2013). To be resourceful means to be fully engaged in productive activity (Uddin & Uddin, 2013). The youth has been identified as possessing the potential which when effectively and efficiently exploited, can greatly contribute to national development, therefore, the youth constitutes the future of every nation (Adom, 2015; Gyimah – Brempong & Kimenyi, 2013; Ogbor, 2009). Awogbenle and Iwuanadi (2010) contend that, the human capital in the youth is a vital resource in which a nation should invest for long-term growth and development.

However, the resourcefulness of the youth to be able to contribute meaningfully to national development, by engaging in productive activities preferably self – employment, is under threat, due to rising unemployment (Uddin & Uddin, 2013). Unemployment has been on the ascendancy, especially among the youth and for that, matter graduates since the world

economic crises in 2007 and 2008 (Scarpetta, Sonnet & Manfredi, 2010). The ILO (2005) defined the unemployed as “a member of the economically active population, who is without work but available for and seeking for work, including those who have lost their jobs and those who have voluntarily left work.

Bassey and Atan (2012) described graduate unemployment as a situation in which people (graduates) who are willing to work at the prevailing wage rate are unable to find jobs. In Ghana, the issue of unemployment has not been encouraging either, as figures available indicate that, the economically active group (15 to 65) of Ghana’s population represents 71.5% of the total population. Out of this, 5.8% is unemployed (Ghana Statistical Service, 2012). The situation regarding graduate unemployment is gloomy, as per the findings of GNA (2015), over 271, 000 graduates in Ghana stand to be unemployed by the end of 2015. According to ISSER (2013), about 28.8% of graduates between the ages of 25 – 35 wait for two or more years after graduation to get employment. This notwithstanding, each year, hundreds of graduates are churned out by both public and private tertiary institutions in Ghana. This situation has the potential of increasing the rate of graduate unemployment in the country (Owusu – Ansah & Poku, 2012).

Meanwhile, the adverse effects of unemployment most especially youth unemployment is very dire, and is not limited to the unemployed youth alone. It has national and even regional repercussions, as the ‘Arab Spring’ in 2010 and 2011, the ‘Boko Haram’ group in Nigeria, and other militant groups on the African continent have youth unemployment undertones (Adepegba, 2011; Gyimah – Brempong & Kemenyi 2013; Korboe, 2014; Schimdt & Hassanien, 2011). In Ghana, though no such serious issues such as the ‘Arab

Spring, ' Boko Haram' etc, relating to youth unemployment has been recorded, one could not be wrong when the rise in cyber-crime 'sakawa' and other social vices are attributed to the high graduate unemployment. Since rise in crime, and other related woes of society are associated with unemployment (Awogbenle & Iwuamadi, 2010), every effort must be made to ensure that graduates are employed, to reduce vices associated with unemployment.

Scholars have identified the world economic crises, declining economic growth and rapid population growth rate as some causes of unemployment among the youth (Choudhry, Mareli & Signorell, 2010; Ghana Statistical Service, 2012; Scarpetta et al, 2010; Yildirim & Aşkun, 2012). Employment opportunities are consistently shrinking, as employees of factories and other companies are day –in and day – out facing redundancy (Amankrah, 2012; Business Finder, 2015). This means that, aside the inability of the state to directly or indirectly create new employment opportunities for its citizens in general and graduates in particular, those who are already in employment are also being laid off (Business Finder, 2015). This phenomenon could worsen the already precarious situation of graduate unemployment in Ghana.

Although, efforts have been made to help tackle unemployment in general and graduate unemployment in particular, which have resulted in the creation of institutions such as the National Youth Employment Programme (NYEP), Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA), Youth Employment Agency (YEA) (Gyampo, 2012), the impact of these on employment creation seem to be very minimal. Prior to the establishment of the above mentioned institutions, and as a measure to curb

graduate unemployment, courses in entrepreneurship had been introduced in most Universities and all the Polytechnics in Ghana. Apparently, the aim of the introduction of the entrepreneurship courses was to inculcate entrepreneurial ‘thoughts’ in the graduates that are trained by these tertiary institutions (Dzisi, 2014; Owusu – Ansah & Poku, 2012), as this would enable them identify opportunities in the country which they could cease to create employment for themselves and others in order to reduce unemployment.

The introduction of entrepreneurship courses in the tertiary institutions can be described as a step in the right direction, because, entrepreneurship education has been identified as a panacea to unemployment in general and graduate unemployment in particular (Afriyie & Boohene, 2014; Ngugi, Gakure, Waithaka & Kiwara, 2012; Oziegbe, Oleabhiele & Ademeyo, 2015; Wilson, 2008). Souitaris, Zerbinati and Al-Laham (2007) opined that, entrepreneurship education is the surest means of inculcating entrepreneurial intents in students and this invariably makes them to become future entrepreneurs. On the same subject matter, (Dyer, 1994) contends that, quality education and a well-structured entrepreneurial education contributes to high entrepreneurial intention among students, which can largely contribute to employment creation.

However, the situation of graduate unemployment in Ghana has not improved despite the setting up of various institutions, and the introduction of entrepreneurship courses in the tertiary institutions (Amankrah, 2012; ISSER, 2013; Wongnaa & Zu, 2014). It seems quite difficult to explain exactly why despite all these measures, graduate unemployment in Ghana has not reduced. That is to say, the measures have seemingly not been able to inculcate in the youth the spirit of entrepreneurship, and or created enabling environment

for youth entrepreneurship to thrive as expected. Could it be that the background/culture of these graduates is the cause of this seemingly ‘un-enterprising’ attitudes of the products of these institutions. This study seeks to find how culture affects the entrepreneurial disposition of Polytechnic graduates in Ghana. The searchlight is on Accra Polytechnic. The focus of the study is new venture creation/start-ups, which has been regarded as one of the desired aspects of entrepreneurship (Kuratko, 2005; Wilson, 2008).

1.2 Research Problem

Graduate unemployment is on the ascendency in the world, most especially in developing nations with growing youth population, (Babatunde & Dorowaiye, 2014; Schimdt & Hassanien, 2011). In Ghana, about 28.8% of graduates from tertiary institutions remain unemployed for over two years after completing their courses of study (ISSER, 2013). The situation as frustrating as it may be, has led to the formation of a pressure group ‘Unemployed Graduate Association’ (UGA) by some unemployed graduates. It is not quite clear what the motive of the founders of this association is, so, it could be speculated that, it is to draw society’s attention to their plight. The emergency of these kinds of group should raise concerns, as they could metamorphose into radical groups as it is happening in other countries on the African continent. For example, groups such as ‘Area Boys, Bakassi Boys, O’dua People’s Congress and Egbesu Boys which began as pressure groups in Nigeria, have metamorphosed into militant groups (Awogbenle & Iwuamadi, 2010).

Polytechnics in Ghana focused on practical courses such as Electrical Engineering, Catering, Building and Construction, Furniture Designing, Refrigeration and others, aside the humanity courses (Denanyoh, Adjei & Nyemekye, 2015; Dzisi, 2014). It could

therefore, be reasonably expected that, these practical courses, coupled with one or two semester's course in entrepreneurship, graduates from the Polytechnics could be enterprising by creating their own ventures, thereby by being job – creators rather than job – seekers. Nevertheless, that has not been the situation currently (Owusu – Ansah & Poku, 2012; Wongnaa & Zu, 2014), as they are job – seekers rather than the job – creators. It is not quite clear what exactly is the cause of the inadequate 'entrepreneurism' among the graduates, as almost all of them still look forward to being employed by already existing establishments (Dzisi, 2014). The concept of entrepreneurship sought is nascent entrepreneurship, which has been explained by Hechavarria and Reynolds (2009) as the initiation of activities with the result being the culmination of these activities into the creation of a new and viable venture. Conducive framework condition, well – designed government programmes and supportive cultural attitudes have been identified to have impact on entrepreneurship (Liñán, Fernández-Serrano & Romero, 2013). This study therefore, intends to find out the influence of culture on the entrepreneurship by looking into the influence of Ghanaian culture on the entrepreneurial disposition of Polytechnic graduates.

Studies conducted by (Dyer & Ross, 2003; Glinka & Thatchenkery, 2013; Hofstede, Noorderhaven, Thurik, Uhlaner, Wenneker & Wildeman, 2004; Liñán et al. 2013; Reynolds, Bygrave & Autio, 2003; Wennekers, Thurik, van Stel and Noorderhaven, 2003;) have identified culture as an important variable that affects the entrepreneurial intent of people. Lee (1999) asserted that, there is a tendency of certain cultures to produce entrepreneurs. Dyer and Ross (2003) supported the assertion, that, cultural attributes of different ethnic groups influence entrepreneurial intent of people. The question that arises

is, how is Ghanaian culture influencing the entrepreneurial disposition/intent of Polytechnic graduates?

There has been a plethora of research on the impact of culture on the entrepreneurial intention/disposition of people some of which include the works of (Linan & Chen, 2009; Engle et al., 2010; Moriano et al., 2012 etc.), however all these researches were across countries. Moreover, these studies focused mostly on the developed nations with little attention on the less developed and developing countries (Hofstede, 1980; Jones, 2007). Liñán, Roomi and Santos (2010) argued that, most studies were based on inter – city or countries bases, without much consideration of the immediate socio – cultural environmental influences on the entrepreneur. It is also evident that, the cultural dimensions (collectivism/individualism, power distance, avoidance of uncertainty and masculinity) are measured at the international level, by comparing one country to another, which presupposes that, each country is considered as a single unit, and data is collected from a sample (individuals) in the units to represent the entire nation. The responses of these samples (individuals) from each of the countries/units are considered to be the prevailing cultural dimension in that country (unit), and then, an evaluation of the prevailing culture dimension and its impact on entrepreneurial activities/intent is made. On country specific, Urban (2006) used the Theory of Planned Behaviour (TPB) to gauge the entrepreneurial intention in South Africa, and Garcia – Cabrera & Garcia – Soto (2008), did an intra-cross cultural study on culture and entrepreneurial behaviour in Cape Verde.

Research on the impact of Ghanaian culture on entrepreneurship has been rare; this study therefore, sought to find the impact of culture on the entrepreneurial disposition of Polytechnic graduates in Ghana. The study is based on the four cultural dimensions (collectivism/individualism, avoidance of uncertainty, power distance and masculinity/femininity) identified by (Hofstede, 1980; Hofstede & McCrae, 2004, Minkov & Hofstede, 2010).

1.3 Objectives of the Study

The main aim of this study is to assess the impact of culture on the entrepreneurial disposition of Polytechnic graduates in Ghana. The research will address the following specific objectives:

1. To determine cultural dimensions prevailing in Ghana based on Hofstede four cultural dimensions.
2. To examine how the prevailing cultural dimensions are influencing entrepreneurial disposition of graduates of Accra Polytechnic.
3. To suggest possible means to increase entrepreneurship among the graduates.

1.4 Research Questions

The following research questions have been asked to guide the study:

1. What are the prevailing cultural dimensions in Ghana?
2. How are these cultural dimensions affecting the entrepreneurial disposition of Accra Polytechnic graduates?

3. How can entrepreneurship be encouraged among Accra Polytechnic graduates?

1.5 Significance of the Study

A study of this kind is intended to at least propose solutions to societal problems and contribute to knowledge in academia. In this regard, the outcomes of the study would help policies geared towards solving graduate unemployment. It will also contribute to a better understanding of how culture is influencing entrepreneurship in Ghana. Furthermore, the findings of the study will contribute to literature on how culture, for that matter Ghanaian culture affects the entrepreneurial intent/disposition of graduates from the tertiary institutions in Ghana. Finally, the results would contribute significantly to literature on entrepreneurship, thereby enriching knowledge in the field.

1.6 Scope of the Study

This study specifically focuses on only graduates of Accra Polytechnic. The searchlight is on the Higher National Diploma (HND) graduates who graduated between 2007 and 2012. This period has been chosen because, Ronstadt (1985), cited in Owusu-Ansah and Poku (2012) posits that, only a few of all future entrepreneurs will know at college that they will probably become entrepreneurs, and only minority will start as entrepreneurs immediately after college. Some could wait and work as employees of other ventures as way of gaining experience in the industry, while majority work for other employers without anticipating an entrepreneurial career. Therefore, it is expected that, after graduating since 2012 or earlier, an attempt would have been made by the graduate at becoming an entrepreneur and any lessons therein would have been learned.

1.7 Organization of the Study

The study is organized into five (5) chapters.

Chapter one (1): Introduction

This chapter introduces the study and includes the following sub – sections: Background to the study, problem statement, objectives of the study, significance of the study, scope of the study and the organization of the study.

Chapter two (2): Literature Review

Chapter two (2) focuses on the review of relevant literature on the as a concept, relevance of entrepreneurship to socio – cultural development, theoretical foundation for the study, national culture and Ghanaian culture.

Chapter three (3): A review of the context of the study

The third (3) chapter provides a comprehensive review of the status and the mandates of Polytechnics in Ghana.

Chapter four (4): Research Methodology

Chapter four (4) discusses the proposed methodology for this research. Its consists of the research paradigm, research design, sampling plan, the population of the study, sampling method, instrumentation, method of data collection and the tools for data analysis, and the limitations of the study .

Chapter five (5): Analysis and Discussion of Findings Summary and Conclusion

This chapter gives presentation on analysis, findings, summary, conclusion, recommendation and suggestions for future research.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In view of the objectives of the study, a review of relevant and contemporary literature on entrepreneurship as a concept, definition of entrepreneurship; types of entrepreneurs and the characteristics of entrepreneurs and the concept of entrepreneurial disposition/intent has been discussed in this chapter. It further reviews literature on the relevance of entrepreneurship. In addition, the chapter looks at culture and its effects on entrepreneurial development among people in society and finally, the Ghanaian culture and entrepreneurial development.

2.1 Entrepreneurship as a Concept

Entrepreneurship as a concept has been explained differently by different scholars, and the debate as what exactly the definition of entrepreneurship is, is still ongoing due to the different ways that the concept is being used (Acs & Szerb, 2010; Ahmad & Seymour, 2001; Dissanayake, 2013; Dzisi, 2014; Gedeon, 2010; Grilo & Irigoyen, 2005; Gutterman, 2015; Zhou & Xu, 2012). These different views of entrepreneurship are due to focus of researchers on different aspects of the concepts – economic functions of entrepreneurs; the risk and challenges that accompany entrepreneurial actions; innovation; the personality traits and life style of entrepreneurs- need for achievement, risk taking propensity and childhood deprivation (Grilo & Irigoyen, 2005; Grilo & Thurik, 2006; Gutterman, 2015). In addition, the dynamic theory of profit and the Austrian School of Economics which

focused on the manner of value creation, has led to the rise of sub – domain terms such as innovative entrepreneurship, adaptive entrepreneurship, speculative entrepreneurship, arbitrage entrepreneurship, and the application of entrepreneurship outside the realms of business/profit orientation (social entrepreneurship) (Gedeon, 2010). Other terms such as female entrepreneurship, corporate entrepreneurship, opportunity entrepreneurship, necessity entrepreneurship, and so on, which have arisen from the trait school of thought which also focuses on the entity which is being entrepreneurial, its environment as goals (Gedeon, 2010), are all as results of the different perspective of scholars on the definition of the concept of entrepreneurship. Adom (2015, p.2) citing Dzisi (2008) asserts that, “the concept of entrepreneurship can be well appreciated when one understands who an entrepreneur is, the entrepreneurial process and how easy it is to recognize the entrepreneur”. Stokes (2000), citing Ennew and Binks (1998) also argued that, for clear definition of entrepreneurship to be given, two distinctions have to be made between: the personality studies of individuals that seek to identify common psychological and social traits amongst entrepreneurs compared to non – entrepreneurs; and behavioural investigations into what entrepreneurs do, and the processes used to carry out activities. According to him, though, the trait approach has identified common characteristics typical of entrepreneurs which includes proactive, restlessness, opportunistic, innovativeness and there like, there has not be a consensus as exactly ‘the archetypal entrepreneur’, rather, the agreement has been more on what entrepreneurs do.

The first attempt to coin a definition for the concept was in 1730, when Richard Cantillon loosely defined entrepreneurship as “self-employment of any sort, and entrepreneurs as risk – takers, in the sense that they purchased goods at certain prices in the present to sell at

uncertain prices in the future” (Ahmad & Seymour, 2001; Stevenson & Jarillo, 1990). Since then, scholars including Alfred Marshall, Jean Baptiste Say, Adam Smith and Frank Knight and others, have attempted to find a generally acceptable definition for the concept (Ahmad & Seymour, 2001). In 1934, Joseph Alois Schumpeter came out with what many regard as the modern interpretation of entrepreneurship. Schumpeter described the entrepreneur(ship) as an innovator, who adapts an invention to bring about changes, which can be in the form of a new/improved good and services, new method of production, new market, new source of raw materials and new business management process (Buame, 2012). This explanation hinges on the ability to innovate, which Schumpeter considered as the hallmark of an entrepreneur (Ahmad & Seymour, 2001; Stevenson & Jarillo, 1990). Citing Casson (1982), Stokes (2000) sees entrepreneurship as a management process, which is action – oriented, and hinges on change and innovation, and he considers entrepreneurship as focused on behavioural attributes. Timmons and Spinelli (2009) defined entrepreneurship as the process that integrates opportunities, resources and people (the entrepreneurs). To them, the entrepreneur is a vital part of the entrepreneurial process, since it is the entrepreneur who mobilizes the resources for the action to occur. Ogbor (2009) contends that, entrepreneurship is a philosophy, precisely because, it is the way one thinks and acts, and therefore, entrepreneurship can exist in many situations be it business, government, the field of education, science and technology or poverty alleviation. Drucker (1970) cited in Ogbor (2009) opined that, entrepreneurship is the process of directing the use of resources to progressive activities rather than for industrial activities. Citing Kirzner (1974), Boettker and Coyne (2003, p. 7) contend that, to Schumpeter, the essence of entrepreneurship is “the ability to break away from routine, to destroy existing structures,

to move the system away from the circular flow of equilibrium.” Cuervo, Ribeir and Riog (2007) contend that, entrepreneurship could be seen under the following: entrepreneurial factor, entrepreneurial function, entrepreneurial initiative and entrepreneurial behaviour. They discussed the entrepreneurial factor to mean a new means of combining the factors of production, which has never been used. This understanding could be seen in the Schumpeterian theory of entrepreneurship where Schumpeter considers the introduction of new methods of production as a mark of entrepreneurship (Ahmad & Seymour, 2001; Buame, 2012, Bula, 2012; Stevenson & Jarillo, 1990). Cuervo et al (2007) consider the entrepreneurial function as the discovery and exploitation of opportunities that leads to the creation of enterprises. The behavioural aspect of entrepreneurship involves actions that lead to the combination of innovation, risk – taking and being proactive. This explanation of entrepreneurship, seem to have taken into consideration the various theories that scholars such as Schumpeter, Schultz, Knight and others propounded. For instance, innovation, risk – taking and formation of new organization as cited by Cuervo et al (2007) are central in the Schumpeter, Knight and Schultz’s views of entrepreneurship respectively. Cuervo et al (2007) consider entrepreneurial spirit as involving exploration, search and innovation, and these distinguish entrepreneurship from managerial role, which emphasizes exploitation of business opportunities. According to EU, as cited in Fulgence (2015, p.15), entrepreneurship is:

“...Individual’s ability to turn ideas into action; it includes creativity, innovation and risk – taking, as well as the ability to plan and manage projects in order to achieve objectives. This supports everyone in day – to – day life at home and in society, makes employees more aware of the context of their work and better able

to seize opportunities, and provides a foundation for entrepreneurs establishing a social or commercial activity.”

This definition captures certain important aspects of the concepts: entrepreneurship involves more than just start – ups; entrepreneurship/entrepreneurial acts should be beneficial to both the individual and the community at large (the social enterprise school: Dees & Anderson, 2003), and it should result in employment creation (Dzisi, 2014).

To Stevenson, Roberts and Grousbeck (1989) as cited by Stevenson and Jarillo (1990, p. 23), entrepreneurship involves “a process by which individuals – either on their own or inside organization – pursues opportunities without regard to the resources they currently control.” This definition of entrepreneurship brought to the fore certain thoughts: that entrepreneurship can occur in existing organization or can lead to the creation of a new organization; entrepreneurship and for that matter entrepreneurs are not limited by their current circumstances. Gutterman (2015) citing Shane and Venkataraman (2000) considers entrepreneurship as “the process by which opportunities to create future goods and services are discovered, evaluated and exploited”. Analyzing this definition of the concept, Gutterman (2015, p. 10) opined that,

“....entrepreneurship does not require that, the entrepreneur must be a founder of a firm or business owner, as is commonly understood in the entrepreneurship circles ...,and allows for the fact that, new organizational hierarchy, and not just from the top, such as sales managers etc. who develop new ways to market products to target markets. In addition, it calls for interpreting entrepreneurship as a process rather than a one –time event, action or decision and, it is based on

creativity which includes not only uncovering new ideas and knowledge, but also, arranging resources in ways that have not been done before”.

This opinion about entrepreneurship by Gutterman (2015) emphasizes what scholars refer to as corporate entrepreneurship – entrepreneurship within firms (Ireland, Covin & Kuratko, 2009; Phan, Wright, Ucbasaran & Tan, 2009; Lassen, Gertsen & Riis, 2006; Thornberry, 2001). This has been emphasized as an assured means of ensuring the continuous existence and profitability of old and large firms (Ireland et al, 2009; Phan et al, 2009). Reynolds (1999) cited in GEM (2014) sees entrepreneurship as any attempt at a new business/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. This understanding of entrepreneurship by Reynolds (1999) as cited in GEM (2014), agrees with Shane and Venkataraman (2000), as cited by Gutterman (2015). To Aces and Szerb (2010), entrepreneurship is a dynamic interaction of entrepreneurial attitudes, entrepreneurial activity and entrepreneurial aspiration that vary across stages of economic development. Samydevan et al (2015) identified entrepreneurial behaviour/attitude as including risk propensity, self-efficacy, self-confidence, need for achievement (n-Ach), tolerance of ambiguity, innovativeness and locus of control.

According to Rao (2004), entrepreneurship could be considered as the “possession of skills and creativity to combine resources and opportunities in a competitive environment for the benefit of the individual, the family, and the community in general.” Haftendorn and Salzano (2003) opined that, entrepreneurship involves life attitudes, which includes the readiness and the courage to act in social, culture and economic context. These scholars

seem to have appreciated the need for entrepreneurs and for that matter entrepreneurship to accept/acknowledge the seemingly challenging socio – cultural and economic environments that, the entrepreneur would have to operate, but has to operate against all odds. However, some socio – cultural environments might also encourage entrepreneurship, as argued by Samydevan et al (2015). York and Venkataraman (2010) were of the view that, entrepreneurship is much concerned about solving problems of uncertainty, innovation, and resource allocation.

From the foregone discussions on what exactly the concept is, it is obvious that entrepreneurship as a concept has defied a universally accepted definition, as a result of its multifaceted nature (Gutterman, 2015). However, certain key terms – risk taking propensity, opportunity recognition, motivation, proactive and innovation, which, this study intends describing as the “creams” of entrepreneurship run through all the definitions/understanding of entrepreneurship by the scholars listed by the study.

This study however, adopts the understanding of entrepreneurship proposed by Stevenson et al (1989), as cited in (Chingunta, 2002; Dzisi, 2014) as its operational definition for entrepreneurship. Dzisi (2014, p. 4) described entrepreneurship as “the process whereby individuals become aware of business ownership as an option or a viable alternative, develops ideas for business, learn the process of becoming an entrepreneur and undertakes the initiation and development of a business.” This definition has been adopted because, it emphasizes the need for the individual to be enterprising enough to identify opportunities, and create employment for his/her self, other than expecting to be employed by already established institution.

2.2 Theories of Entrepreneurship

Bula (2012) worked on the evolution and theories of entrepreneurship, and has identified the following theories and schools of thoughts of entrepreneurship; Cantillon's theory (1755), Marshall's Approach to Entrepreneurship (Marshall, 1949), the Social Enterprise School, Schultz's Approach (Schultz, 1975), Kirzner's "alert" Entrepreneur (Kirzner, 1997), Schumpeter (1999): the Discovery and Opportunity Theory of Entrepreneurship (equilibrium destruction theory), Knight's Approach (Knight, 1971), Biological Theory of Entrepreneurship and Sociological Theories of Entrepreneurship. This study touches on a five of the theories and schools of thoughts discussed by Bula (2012).

2.2.1 The Social Enterprise School

According to Dees and Anderson (2003), the Social Enterprise School is concerned with “earned – income” to serve social mission. This description of the social enterprise school seem to fall in line with Bula (2012), who also opined that, the entrepreneur could be profit oriented, non-profit oriented or one who makes profit out of being entrepreneurial. The socially oriented individual/entrepreneur uses the gains from the enterprise to help solve issues in society. Thus, social entrepreneurship involves being concerned with the welfare of society than the gains that accrue to the entrepreneur as the risk bearer. These corroborate the opinions expressed by other scholars (Donaldson & Dunfee, 1999; Drakopoulou-Dodd and Anderson, 2007) who emphasized the moral obligations of entrepreneurship to society. Block and Sandner (2009) also contend that, non-monetary satisfactions play a major role in pursuing entrepreneurship, therefore, to most

entrepreneurs, monetary gain is just part of the benefit sought, for being entrepreneurial. They were also of the view that, autonomy; broader skill acquisition and the opportunity to pursue one's own ideas do serve as much driving force for people to be entrepreneurial (start – ups).

To the social enterprise school, to be entrepreneurial means to take risks, which will be beneficial to both the entrepreneur and society (Block & Sandner, 2009). In the views of Martin and Osberg (2007, p. 32), the entrepreneur does not benefit from his/her entrepreneurial actions more than anyone else does. As they put it, “the truth is that, entrepreneurs are barely motivated by the prospects of financial gain, because, the odds of making lots of money are clearly stacked against them, rather, they are strongly motivated by the opportunity they identify, pursuing that vision relentlessly, deriving considerable psychic reward from the process of realizing their ideas”. From the fore going discussion, it could be said that, the proponents of the social enterprise school view entrepreneurship as focused more on the gains of society, than the gains of the individual entrepreneur from his/her enterprise.

2.2.2 Schultz's Approach

Bula (2012) argues that Schultz's approach considers entrepreneurship as the means of creating equilibrium through reallocation of resources that will ensure a higher level of satisfaction. The Schultz's approach emphasizes the existence of entrepreneurship in all aspects of live, including students and house – wives who engage in the reallocation of resources in one form or the other. This description follows Gartner (1990) perception of entrepreneurship, which considers the concept as merely, involving the creation of new

organization (McKenzie, Ugbah & Smothers, 2007). The Schultz's approach as described by Bula (2012) seems too simplistic, and does not fall in line with other scholarly works (McKenzie, et al, 2007; Quaye & Acheampong, 2013; Stevenson & Jarillo, 1990) which argue that, entrepreneurship involves more than just reallocation of resources. Quaye and Acheampong (2013) argued that, SME owner managers are not entrepreneurs because, they are not entrepreneurially oriented, therefore, can best be described as businessmen and women. Quaye and Acheampong (2013) citing Covin and Slevin (1989) contended that, to be entrepreneurial means, one has to be innovative, proactive and be willing to take risk. These widely accepted traits of entrepreneurs (Buame, Asempa, & Acheampong, 2013; Kuratko, 2005; Lumpkin & Dess, 1996; Miller, 1983) involve far more than just the creation of new organization. In the views of Dees (2001) to equate entrepreneurship to merely starting a business is a very loose application of the term, which means much more than just starting a business.

2.2.3 Kirzner's "Alert" Entrepreneur

Commenting on the Kirzner's view of entrepreneurship, Bula (2012) opined that, Kirzner (1985) viewed an entrepreneur as someone who is endowed with special ability to spot opportunities in the environment, which is yet to be discovered by others or which they are ignorant of. She used the term "utter ignorance" to describe the phenomenon. Once the entrepreneur acts, by exploiting the opportunity so identified, the economy moves back to equilibrium, because according to Kirzner (1985) as cited in Bula (2012), the economy is constantly in disequilibrium, and it is when an entrepreneur acts that equilibrium is created.

This however, contrasts Schumpeterian view, which sees entrepreneurship as the creator of disequilibrium (Buame, 2012; Bula, 2012).

2.2.4 Schumpeterian Theory of Entrepreneurship

This theory is predicated on the opinion that entrepreneurship is an innovative process, which uses others' inventions to generate something new through combination and reallocation of resources, which is possible due to the availability of new ideas/technologies invented by others (Bula, 2012). Bula (2012) citing Schumpeter contends that, the main motive of being entrepreneurial is the fulfilment of carrying through the process of innovation and the benefits society derives from the accomplishment, and that, acquisition of social power that is associated with the accomplishment is subservient. Analysing Schumpeter's work titled 'Capitalism Socialism and Democracy,' Mahdjoubi (1997) came out with what he referred to as Schumpeterian Economics and the Trilogy of 'Invention- Innovation-Diffusion. According to Mahdjoubi (1997), Stoneman (1995) explored what Schumpeter meant by the trilogy. The first stage of the trilogy is the process of invention, which Stoneman described as the generation of new ideas. The second stage, innovation deals with the development of the new idea into goods and or services, and the third stage that is the diffusion stage has to do with the spreading of the new products or services across the potential markets, what could be referred to as placement in marketing. Schumpeter associated the second stage of the trilogy, 'innovation' with entrepreneurship, which according to Schumpeter involves the movement of resources from old and obsolescent to new and more productive employments (Mahdjoubi, 1997), and this moves the economy into a disequilibrium

(Bula, 2012). This tendency of entrepreneurs being innovative which is beneficial to society as the case has always be, but creates disequilibrium in the economy is what the Schumpeterian theory refers to as ‘creative destruction’ (Buame, 20012; Bula, 2012; Chiles et al, 2007).

2.2.5 Biological Theory of Entrepreneurship

Scholars on the entrepreneurship field argue that, since entrepreneurship involves risk, and because women turn to be risk averse than their male counterparts, males turn to be more entrepreneurial than women (Bula, 2012; Quaye, Acheampong & Asiedu, 2015). Bula (2012) opined that, the risk averse propensity of females could be among the reasons why women’s enterprises fail much more within their first five years of their establishment. Women’s seemingly inadequate entrepreneurial drive, risk aversion behaviour, lack of self – confidence, will – power, strong mental outlook and optimistic attitude also inhibit women entrepreneurship and their ability to enter into large scale businesses (Barrett, 1999; Goyal & Parkash, 2011; Quaye et al, 2015). Women entrepreneurship is not inhibited by women’s biological make only, social discriminations such as the reluctance of financial institutions to support enterprises owned by women, male chauvinism etc., also contribute to the phenomenon (Dzisi & Obeng, 2013; Goyal & Parkash, 2011; Quaye et al, 2015). Despite the above assertions, research on women entrepreneurship has generated conflicting results as some researchers have found no much difference between male entrepreneurship and female entrepreneurship, (Dzisi & Obeng, 2013; Goyal & Parkash, 2011; Master & Maier, 1988; Sexton & Bowman-Upton, 1990). However, the argument

seems to have tilted towards the fact that, men are more disposed entrepreneurial than women (Quaye et al, 2015).

2.3 The Entrepreneur

The question of who an entrepreneur is has been argued by scholars over the years, just as the debate on the concept itself as discussed earlier, and there has not been any consensus in literature as to what exactly or who exactly an entrepreneur is (Dzisi, 2014; Filion, 2011). Consequently, different scholars have assigned various meanings to the term based on their points of view /the author's paradigms (Filion 2011). Schumpeter cited in Dzisi (2014) described an entrepreneur as the “innovator who drives the ‘creative – destructive’ process of capitalism. Schumpeter considered entrepreneurship as the process that leads to the creation of disequilibrium in the economy, what he referred to as “creative-destruction,” therefore, the entrepreneur being the vehicle through which the entrepreneurial activities occur (Stewart, Carland, Carland, Watson & Sweo, 2003), can aptly be described as the “creative-destroyer.” McMullen and Shepherd (2006), citing Hébert and Link (1988), defined an entrepreneur as “someone who specializes in taking responsibility for and making judgmental decision that affect the location, the form, and the use of goods, resources or institution.” McMullen and Shepherd (2006) similarly defined an entrepreneur as “someone who specializes in taking judgmental decisions about the coordination of scarce resources” and “someone who engages in exchanges for profit; specifically, he/she is someone who exercises business judgment in the face of uncertainty”. To them, “the entrepreneur is an individual who exercises judgment.” Gohmann (2012), citing Kirzner (1979), described an entrepreneur as an individual who is

alert to spot new opportunities, and then acts to seize the identified opportunities. As discussed earlier, for someone to be able to spot a new opportunity, one must have access to information that others do not yet have, which therefore presupposes that, information could be an integral part of an entrepreneur's resources. Thomas and Mueller (2000) posited that, "the term entrepreneur implies a configuration of psychological trait, attributes, attitudes, and values of an individual motivated to initiate business venture." The personality traits identified were high energy level, feeling personally in control of one's own destiny (internal locus of control) and high risk tolerance propensity (Acs, & Virgill, 2009). In the opinions of Boettke and Coyne (2003), entrepreneurs are the people who respond to and create change through their entrepreneurial actions. They described entrepreneurial actions as behaviours in response to a judgmental decision under uncertainty about a possible opportunity for profit. Thus, people who have acted entrepreneurial seem to possess a more accurate picture of reality than those individuals who have not acted. According to these scholars, the objective reality is that, opportunity could be there for the taking, but could only be seized by those who have the necessary qualities to both discover and exploit them. Dyer, Gregersen and Christensen (2008) argued that the distinguishing factors between entrepreneurs (ability to recognize opportunities) and non – entrepreneurs (inability to recognize opportunities) were psychological/personality differences (need for achievement, tolerance for ambiguity and need for conformity), cognitive differences (overconfidence bias and representative bias) and finally, social network differences. The concern of this study is, to what extent can culture engender or inhibits one's ability to be entrepreneurial, that is, to seize opportunities or not to be able to seize opportunities. Bula (2012) posits that, an

entrepreneur is a risk bearer, coordinator and organizer, gap – filler, leader and innovator. Schumpeter, cited in Stevenson & Jarillo (1990, p.3) had this opinion as who an entrepreneur is:

“....we call entrepreneurs not only those 'independent' businessmen in an exchange economy who are usually so designated, but all who actually fulfil the function by which we define the concept, even if they are, as is becoming the rule, “dependent” employees of a company, like managers, members of boards of directors, and so forth, or even if their actual power to perform the entrepreneurial function has any other foundations, such as the control of a majority of shares. As it is the carrying out of new combinations that constitutes the entrepreneur, it is not necessary that he should be permanently connected with an individual firm; many 'financiers,' 'promoters,' and so therefore, they are not, and still they may be entrepreneurs in our sense. On the other hand, our concept is narrower than the traditional one in that it does not include all heads of firms or managers of industrialists who merely may operate an established business, but only those who actually perform that function.”

Schumpeter’s view about who an entrepreneur is, has highlighted certain key points in the opinion of this study, which are worth considering:

- a. From the opening sentence, Schumpeter emphasized the point that, not every business owner should be designated as an entrepreneur. This understanding, corroborate the views of Quaye and Acheampong (2013), who also argued that, not every owner of an SME could be called an entrepreneur.

- b. That, an entrepreneur could be found in both existing and ‘new’ ventures. This presupposes that, an entrepreneur could be an employee of an organization, and can still exhibit his/her entrepreneurial skills in the role she/he plays in the firm. This view has been supported by many scholars, most especially writers on corporate entrepreneurship (Ireland et al, 2009; Phan et al, 2009; Thornberry, 2001). They have argued that, entrepreneurship is necessary in already established firms, with almost the same risk just as it is with start – ups.
- c. It also indicates that, both owners and non-owners who display adequate entrepreneurial skills in their fields of endeavour, can be described as entrepreneurs. The study’s operational definition is adopted from Rao (2004), who defined an entrepreneur as “a person who shows practical creativity, by combining resources and opportunities to benefit the individual, the family, and the community in general.”

The resources that are usually associated with entrepreneurs include land, labour and capital, (Acs& Virgill, 2009, Gedeon, 2010, Matley, 2005), however, this study dares to include information to the resources that an entrepreneur could utilize. The inclusion of information stems from the fact that, it has been widely argued that, information drives development, and one must act on information which others do not yet have, to be ‘ahead’ of the ‘competition’ (Bula, 2012). This could be the reason for Albert Ocran, the CEO of Legacy and Legacy’s, use of the term ‘infopreneurship’ which was first used by Skip Weitzen in 1984 (Buame, 2012; Lahm & Stowe, 2011). According to Shane (2000) as cited in Gedeon (2010), the distinguishing factor between a successful entrepreneur and any others, is the former’s alertness to disequilibrium, or asymmetry of information, which

leads to the creation of profitable opportunities. Kirzner (1985) also argued that, the speed of information dissemination could lead to the creation of arbitrage opportunity for some parts of the market (alert arbitrage – entrepreneurs) as against others. Block and Sandner (2009), citing Cohen and Levinthal (1990), who used the theory of absorptive capacity in their study, were of the opinion that, the ability of an entrepreneur to recognize the value of external information, and exploit it for commercial benefits, impacts positively on the success of the entrepreneur. In an attempt to answer the question why some people discover entrepreneurial opportunities and others do not, Block and Wagner (2010) contend that, prior information gained either through industry experience and or education could be one of the distinguishing factors. Citing scholars such as Aldrich, Zimmer, Marsden and others, Dyer et al (2008) recognized social network as a key factor, which distinguishes entrepreneurs from non – entrepreneurs. They argued, “one’s social network/social relationship determines the quantity, quality and the ease with which one accesses information necessary for the discovery of entrepreneurial opportunities”. Van Stel, Storey and Thurik (2007) in their work, contend that, one valuable means by which the state can provide support to new and small firms could be in the form of information. From the discussions of these scholars on the field of entrepreneurship, this study opines that, there is enough ground to start appreciating information as one of the resources of an entrepreneur.

Though there has not been consensus among scholars as to what should be a single universally accepted definition for who/what an entrepreneur is, there has been at least a general agreement on certain character traits of entrepreneurs. Innovativeness, risk taking propensity, tolerance of ambiguity, need for achievement, proactive, locus of control,

motivation, competitive aggressiveness, self – efficacy and high energy level (Buame, 2012; Gries & Naude, 2010; Haftendorn & Salzano, 2003; Hayton & Cacciotti, 2014; Hechavarria, Renko & Matthews, 2012; Quaye et al, 2015; Thornton, Lohrke & Gona, 2014; Remeikiene, Startiene & Dumciuviene, 2013) as traits that distinguish entrepreneurs from non – entrepreneurs. It has also been generally agreed among scholars that, different circumstances cause people to become entrepreneurs, especially the start – ups (Acs, 2006; Block, Kohn, Miller & Ullrich, 2014; Hessels, Van Gelderen, & Thurik, 2008; Williams & Williams, 2014), and this has led to the different kinds of entrepreneurs - necessity, opportunity, latent and nascent. This study intends highlighting a few of them.

2.3.1 Necessity Entrepreneur

The absence of employment, inadequate skills needed for employment or a threat of losing current employment can force a person to venture into new venture creation/start – up. Such a person is described as a necessity entrepreneur (Acs & Virgil, 2009; Bhola et al, 2006; Hechavarria & Reynolds, 2009; Hessels et al, 2008; Poschke, 2010; Thurik et al, 2008). These factors, which literally force someone to become an entrepreneur involuntarily, are referred to as ‘push’ factors (Hessels et al, 2008). This form of entrepreneurship is dominant in developing economics where unemployment tends to be high (Thurik, 2006). Block and Wagner (2010) described this form of entrepreneur as ‘need – based entrepreneur’. Tyszka, Ciéslik, Domurat and Macko (2011) assert that, necessity entrepreneurs are mostly negatively displaced by externally imposed factors and the individual is left with little or no choice but to start a new venture. In essence, necessity entrepreneurship could best be described as “if the desirable is not available, the

available becomes the desirable” as Kelley, Singer and Herrington (2012) assert that, necessity entrepreneurship emanates from the notion of the best available option and not necessarily, the most preferred option. Necessity entrepreneurs do not also have much knowledge about their ventures that they have established as compared to opportunity entrepreneurs (Block & Sandner, 2009).

Enterprises arising from necessity entrepreneurship are usually small, have no or a few employees and do not usually expand. The above stated characteristics of ventures of necessity entrepreneurs are attributed to inadequate capital, management skills, in addition, most of these entrepreneurs are not highly educated (Ardagna & Lusardi, 2008). Langowitz and Minniti (2007) posit that, fear of failure exercise by women, imparts their tendency of becoming necessity – driven entrepreneurs than it is to men. Though enterprises arising out of necessity have the above characteristics, their survival rate is not quite different from that of enterprises arising from opportunity entrepreneurship.

Necessity – driven entrepreneurship does not contribute to a country’s economic growth and development as it is the case of opportunity – driven entrepreneurship (Acs & Varga, 2005; Fuentelsaz, González, Maícas & Montero, 2015; Wenneker, Van Stel, Thurik & Reynolds, 2005). This is because of the fact that, necessity – driven entrepreneurship ventures are usually for self – employment purposes (Liñan, Fernández-Serrano & Romero, 2013). However, a study conducted by Adom (2015) contends that, though majority of women entrepreneurs are necessity – driven, women entrepreneurs in Ghana contribute much to the nation’s economic growth.

2.3.2 Opportunity Entrepreneur

Opportunity entrepreneurs are entrepreneurs whose entrepreneurial actions are taken by choice, based on identification of underexploited business opportunities that exist in the economy (Acs, 2006; Hechavarria & Reynolds, 2009). Block and Wagner (2010) contend that, these entrepreneurs are persons who will voluntarily leave their paid employments to set up their own ventures after a considerable move through several paid employments to acquire the relevant competences needed to start a business venture. Opportunity entrepreneurs are ‘pulled’ into entrepreneurship by unexploited or underexploited opportunities that they could spot as a result of their considerable experiences, stemming from years of being in the industry (Buame, 2012; Hessels et al, 2008). Opportunity – driven entrepreneurs are highly skilled and highly knowledgeable in their chosen areas of business than necessity entrepreneurs, and they are usually highly educated than necessity – driven entrepreneurs (Block & Sandner, 2009; Liñán et al. 2013). Different opinions exist on the longevity of the existence of ventures created by opportunity – driven and necessity-driven entrepreneurship ventures. Whereas Ardagna and Lusardi (2008) argued that, there are no significant differences between the longevity of ventures created by opportunity – driven entrepreneurship and the ventures resulting from necessity – driven entrepreneurship, Block and Sandner, (2009) assert that, opportunity – driven entrepreneurship ventures last longer than necessity – driven entrepreneurship ventures. They attributed this to better knowledge, skill and education of opportunity-driven entrepreneurs.

2.2.3 Nascent Entrepreneur

A nascent entrepreneur is a person who makes conscious efforts to start a business venture, or has initiated moves that have resulted in some start – ups (Grilo & Thurik, 2006; Hechavarria, 2010; Van Stel, Storey & Thurik, 2007). In the words of Hechavarria and Reynolds (2009, p.418) “nascent entrepreneurship is the initiation of activities that are intended to culminate in a viable new firm”. Nascent entrepreneurship is encouraged in regions with many young and small firms, and people whose family members are into self – employment (Arenius & Minniti, 2005; Mueller, 2005). This can be attributed to the vicarious experience that results from social networks (Adom, 2014). The goals of nascent entrepreneur are many and varied, however, the desire to earn income and the want of pursuing one’s intrinsic goals usually over ride other goals. In addition, average education and experience on the chosen field tends to be higher among nascent entrepreneurs (Arenius & Minniti, 2005; Hechavarria et al, 2012).

2.3.4 Latent Entrepreneur

Latent entrepreneurs are people who are actively seeking for opportunities to become entrepreneurs (Gries & Naude, 2010), and they will for any reasons; pecuniary and non – pecuniary prefer to be self – employed to being employees (Gries & Naude, 2010; Grilo & Irigoyen, 2006). Eddleston, Kellermans and Zellweger (2012, p. 297) defined a latent entrepreneur as ‘an individual who is currently not self – employed, but would prefer to be self – employed.’ The contrast between latent entrepreneur and nascent entrepreneur is that, whereas latent entrepreneurs prefer self – employment to wage employment, but may not actually initiate actions to embarking on the journey of becoming self – employed, the

nascent entrepreneur initiates actions of becoming self – employed through the creation of start – ups. According to Reynolds et al. (2005, p. 210), nascent entrepreneurs “do more than just the talking, and move from conception into the start – up process.”

2.4 Entrepreneurial Disposition

Albeit literature has not reached consensus on the universal definition of entrepreneurship, there are certain characteristics that are associated with entrepreneurs in general. This includes innovativeness, risk – taking propensity, locus of control, high level of motivation, need for achievement and so on (Buame, 2012; Gries & Naude, 2010; Haftendorn & Salzano, 2003; Hayton & Cacciotti, 2014; Hechavarria, Renko & Matthews, 2012; Quaye et al, 2015). Dyer et al (2008) identified psychological/personal, cognitive and social network differences as the factors that distinguish entrepreneurs from non – entrepreneurs. Gauging the differences in entrepreneurship orientation between males and females, Quaye et al (2015) posit that, males are entrepreneurially oriented than females. They identified proactiveness, innovativeness and high risk – taking propensity on part of males as the factors creating the differences in their entrepreneurial orientation. Stewart et al (2003) also identified achievement motivation, risk – taking propensity and innovativeness as what differentiate entrepreneurs from those who are not. According to them, people who score high on risk – taking propensity, achievement motivation and innovation turn to be entrepreneurially disposed than people who score low on these factors. The current study defines entrepreneurial disposition as the tendency of the individual to be entrepreneurially inclined, and would resist any attempt to discourage him/her from considering self – employment as the best alternative to any other means of

employment, with full knowledge of the risks and other uncertainties that characterize the entrepreneur's journey.

2.5 Importance of Entrepreneurship to Socio – economic Development

The relevance of entrepreneurship transcends all facets of human endeavour; from personal to societal, to corporate etc., (Hayton, George & Zahra, 2002). Entrepreneurship has largely been identified by scholars as the world's panacea to unemployment, as it has the potential to stimulate economic growth (Adom, 2015; Afriyie & Boohene, 2014; Kuratko, 2005; Soriano & Huarng, 2013). Buame (2012), citing Abraham Maslow contends that, the most 100 persons needed to rescue a deteriorating society are not 100 politicians or 100 engineers nor 100 economists, but 100 entrepreneurs. Lee (1999, p.1) assert that, "entrepreneurs are...hailed as catalysts of progress and initiators acting as vital cogs in the wheel of industry and economy". To Anokhin et al. (2009, p. 3), "in any real and living economy every actor is an entrepreneur." Levenberg and Schawaz (2008) citing Schumpeter were of the view that, entrepreneurship plays a leading role in local, regional and national economies. In the opinions of Sobel (2008, p. 45), 'the differences in the national economic growth rates and in the Gross Domestic Product (GDP) growth among nations could be attributed to the differences in the entrepreneurial activities of the nations. This is so because, entrepreneurship is the fundamental source of economic growth and wealth creation, also, entrepreneurs' roles at the local level in fostering localized job creation, which leads to increase in wealth and incomes at this level is crucial. In terms of employment creation and economic growth, just as identified by Sobel (2008), (Adom, 2014, 2015) asserts that, women entrepreneurship in Ghana has resulted in the ownership

of many SMEs which have created employment avenues, contributed to the socio – economic development and also, the innovativeness and creativity which are associated with entrepreneurial activities give countries competitive advantage. Gutterman (2015) citing Kirzner (1985) opined that, entrepreneurs are crucial in addressing market imperfections. To Bula (2012), the imperfections could result from the failure of the entrepreneurs to spot opportunities in the market, but once the imperfections are corrected through the utilization of the opportunities, the market comes back to perfection, and this is through the works of entrepreneurs.

Through entrepreneurship, women can achieve economic independence, and bridge the gap between them and men in male dominated societies (Goyal & Parkash, 2011). Women entrepreneurship also provides avenue for women’s quest for job satisfaction and attainment of goals (Begum & Chu, 1993). Entrepreneurship is an important factor in the reduction of poverty among women, most especially in developing economies where rural poverty among women is high. It also ensures full utilization of resources for the creation of employment and the generation of incomes among the people (Ngugen, Frederick & Ngugen, 2014). Generally, entrepreneurship provides avenue for people to enjoy independence and to exhibit their technical and managerial skills, which leads to personal fulfillment(Adom, 2014; EC, 2006; Yildirim & Aşkun, 2012).

With SMEs as the major creators of employment, and an entrepreneurship as the main source for the creation of SMEs, the contribution of entrepreneurship to employment creation and income generation to the individual and the state through wages/salaries and corporate taxes respectively, cannot be over emphasized (Bøllingtoft & Ulhøi, 2005; Cupl,

1990; Denanyoh, Adjei & Nyemekye, 2015; Fonseca, Lopez-Garcia & Pissarides, 2001; Ngugi et al, 2012).

In the opinions of Eddleston, Kellermans and Zellweger, (2010, p. 349) “corporate entrepreneurship keeps a business competitive, by allowing it to hold onto market share, enter new markets, and adapt to industry changes”. In the face of joblessness resulting from the inability of economies of nations to provide employment opportunities for their teeming youth and graduates, entrepreneurship remains the surest means of guarantee employment and provider of wages/salaries (Kelley, Bosoma & Amoros, 2010). Entrepreneurial activities are responsible for technological innovations and rapid economic growth (Gibb & Cotton, 1998; Hayton, George & Zahra, 2002). It also crucial to appreciate that, entrepreneurship provides an additional source of income to the individual, also, it serves as a safety valve to escape from the high work schedules imposed by wage employment. The relevance of entrepreneurship has been summed up in the words of Chu, Benzing and McGee (2007, p. 296), “the MSE sector contributes to GDP, creates job, develops a pool of skilled labour for future needs, provides managerial learning opportunities, increases the savings and investment of locals...and reduces poverty.” It is imperative to also appreciate that, entrepreneurship does not only create new job, thus employment, it also a vital tool for revitalizing matured economies (Lee, 1999).

2.6 Theoretical Foundation for the study

There have been many studies on dimensions of culture (Hofstede, 1980; Hofstede, 2011; Minkov & Hofstede, 2010; Schwartz, 1992). Hofstede (1980) assert that, there are four dimensions of national culture – power distance, uncertainty avoidance, collectivism –

individualism and masculinity. Schwartz (1992, 1994) based on universal human value types, and by employing multidimensional scale procedures, identified seven domains of culture. These domains were later grouped into three dimensions of culture - embeddedness versus autonomy, hierarchy versus egalitarianism and mastery versus harmony (Schwartz, Lechmann & Roccas, 1999). After series of research, Minkov and Hofstede (2010) identified Long Term Orientation (LTO) and Short Term Orientation (STO), and these gave another dimension to the four identified by Hofstede (1980). They opined that, people's effort is determined by their focus, the expectation is either on the future (LTO) or in the short run (STO). A year later, Hofstede (2011) added the sixth dimension "Indulgence versus Restraint." This study however, is based on the four dimensions of culture espoused by Hofstede (1980) – collectivism/individualism, uncertainty avoidance, power distance and masculinity/femininity. The adoption of the four cultural dimensions by the study is based on its simplicity. In addition, several scholars who considered issues about culture and entrepreneurship (Akhter & Sumi, 2014; Halliru, 2014; Hechavarria & Reynolds, 2009; Hayton et al., 2002; Hofstede & McCrae, 2004; Lee, 1999) have adopted Hofstede's four cultural dimensions.

According to Hofstede (1980, p. 45), power distance as a cultural dimension "indicates the extent to which a society accepts the fact that power in institutions and organizations is distributed unequally." Accordingly, in large/high power distance societies, the following are evident: independence of few and dependence of majority; inaccessibility of superiors by subordinates; privilege is associated with superiority; intimidation of subordinates by superiors through display of power. He argued that, uncertainty avoidance "indicates the extent to which society feels threatened by uncertain and ambiguous situations and tries to

avoid these situations by establishing more formal rules and not tolerating deviant ideas and behaviours...”(Hofstede, 1980, p. 45). High uncertainty avoidance results in anxiety and stress, acceptance of self – aggression and that of others, strong need for consensus, pervasive nationalism. Individualism as a cultural dimension is preference of acting for personal gain, at most, with the inclusion of immediate family (nuclear family) as against collectivism, which focuses on the welfare of the entire society to which an individual belongs (Hayton et al, 2002; Hofstede, 1980). Individualism results in ‘I’ consciousness, identity based in the individual, everybody having a right and a private opinion and the need for specific friendship (Hofstede, 1980).The fourth dimension of national culture according to Hofstede is masculinity/feminity. It involves dominant values such as assertiveness, acquisition of money and wealth, not caring for others etc. In a masculine society, sex roles are clearly differentiated, men dominate the society, and workaholic is appreciated.

2.6.1 National Culture and Entrepreneurship

Culture has been explained severally by different scholars (Akhter & Sumi, 2014; Eroğlu & Piçak, 2011; Hofstede, 1980; Hofstede & McCrae, 2004; Inglehart, 1997; Liñán, et al, 2010;) due to its dynamic nature (Chiu, 2014). The relationship between culture and entrepreneurship and culture and business in general, has been established by researchers (Abbey, 2002; Bartels, 1967; Davidsson, 1995; Eroğlu & Piçak, 2011; Jones, 2007; Liñán, et al, 2010; Mueller & Thomas, 2001; Schimmack, Otishi & Diener, 2002; Wenners, Thurik, van Stel & Noorderhaven, 2007). Before we get into the details of the connection between culture and entrepreneurship, it is appropriate to touch on some

definitions/explanations of culture and culture dimensions as given by scholars on the field.

Culture has been defined as “a set of shared values and beliefs and expected behaviour” (Eroğlu & Piçak, 2011; Hayton et al., 2002). Hofstede (1980), Hofstede (2011) and Hofstede & McCrae (2004) asserted that, “culture is the collective programming of the mind that distinguishes one group or category of people from another.” They emphasized that, culture is collective and not individual attribute, and it is manifested in behaviours, and not common to all. Nevertheless, this study wants to emphasize that, though, culture is collective, it is the manifestation of the individual members’ behaviour that gives the group its culture. Akhter and Sumi (2014, p.2) also defined socio – cultural environment as “a man created intangible elements (beliefs, values, attitudes, habits and life styles) which affect people’s behaviour, relationship, perception and way of life, and their survival and existence.” They further argued, that, it influences and shapes the personality of the individual and potentially affects the attitude, disposition, behaviour, decision and activities of the individual. To Matsumoto (2007, p.1291) “culture is the set of ways that emerges when a group uses the basic tools inherent in its members to address the problems presented by the larger ecological context in which the group exists in order to meet biological needs and social motives.” Hill (1997, p.67) posits that, culture is “a system of values and norms that are shared among a group of people, and that when taken together constitute a design for living.” From the above definitions/explanations, this study posits that, culture is the general outlook of a group of people, which is the product of their beliefs, values, norms etc, resulting from their environment and through the process of acculturation.

The issue as to whether there is a “national culture”, thus values, norms or general outlook of all citizens of a nation has been a debate (Lassiter, 2002; Hofstede & McCrae, 2004; Liñán, et al, 2010; Van Den Bosch & Van Prooijen, 1992). Whereas scholars such as Hofstede & McCrae (2004) doubt the existence of such a phenomenon, as they put it “a group’s ethos need not resemble the collective personality, because different processes occur on group and individual levels” (pp.65). They described the tendency to assume that national culture is a true reflection of individual’s way of life within the group as “ecological fallacy.” However, other scholars (Lassiter, 2002; Liñán, et al, 2010; Van Den Bosch & Van Prooijen, 1992) argued that, not all members of a society would exhibit the same levels of values, beliefs, norms and the like of a society. Nevertheless, there are certain core cultural values that are held, and are common to all nationals of the nation, which distinguish the nationals of one country from the other, thus terms such as Chinese culture, American culture, Ghanaian culture and so on are used (Lassiter, 2000; Liñán, et al, 2010; Van Den Bosch & Van Prooijen, 1992).

According to Soares et al (2007), “nations are the source of considerable amount of common mental programming of their citizens”. They further argued that, these terms – culture, country, nation and society are used interchangeably in many situations. This study agrees more with the second assertion, because, it believes that, without individuals having anything in common, there cannot be an aggregation to give a ‘collective view.’ This means that, internal assessment of how this national culture impacts entrepreneurship can be carried out without necessarily comparing it with other nations. This study considers national culture as those enduring set of values, beliefs, norms and so on, which almost all nationals (Ghanaians) are identified with, irrespective of their ethnicity, tribal or religious

orientations, and are exhibited irrespective of whichever continent they are found, and which distinguish them from nationals of other nations.

Chandi and Ghorbani (2011), investigated the impact of national culture on network and ethnic entrepreneurship on Indian and Chinese immigrants in US, and found a great difference in the formation and use of social capital across different communities with different cultures. They therefore, proposed a future research into the importance of different dimensions of national culture to starting new ventures across different ethnic and national groups. A similar study by Efrat (2013) to gauge the direct and indirect impact of culture on innovation, following an earlier work by Hofstede decades ago, revealed that national culture possesses a substantial influence on a firm's ability, either locally or in the foreign front to create and maintain innovation. In addition, Samydevan et al (2015) also opined that, culture values influence entrepreneur intentions, and supportive culture dimensions would lead to higher entrepreneurial intentions. Bruton, Ahlstrom and Li (2010) argued that, an individual's determination to start a venture (entrepreneurship) is determined by the social and cultural environment. Eroğlu and Piçak, (2011) also opined that, cultural values explain the extent to which a society considers entrepreneurial behaviours such as risk – taking propensity and independent thinking, all of which are considered as important to entrepreneurial intentions. It has also be implicitly found that, individual's motives, values and beliefs within a population are influenced by culture, and this has an impact on the individual's entrepreneurial intents (Hayton & Cacciotti, 2014).

The creation and sustenance of entrepreneurial activities vary among nations, and this has been attributed to different factors. However, a growing body of literature has attributed

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these differences to the differences that exist between national cultures of various economics (Hofstede, 1980; Kreiser et al., 2010; Urban, van Vuuren & Owen, 2008), due to the fact that, national culture impacts entrepreneurship through its values as well as through institutions which are also products of national culture (Kreiser et al., 2010). It has been established that, national or regional culture influences the entrepreneurial intents of potential entrepreneurs (Davidson, 1995; Dyer & Ross, 2003; Glinka & Thatchenkery, 2013; Hechavarria & Reynolds, 2009; Hofstede, Noorderhaven, Thurik, Uhlaner, Wenneker & Wildeman, 2004; Liñán, et al, 2010; Reynolds, Bygrave & Autio, 2003; Wennekers, Thurik, van Stel and Noorderhaven, 2003). Walumbwa, Lawler and Avolio (2007) explained that, societal culture, which is the larger values in which an individual is embedded, could alter personal values of the individual, and that could change the perception, attitude and behaviours of the individual. They contend that, this influence has the tendency of influencing the entrepreneurial disposition of the individual since, “entrepreneurship is a product of self – motivation resulting from the cultural context of the self – individual.” Deducing from their argument, it could be concluded that, if the culture in which an individual finds him/herself is not positively disposed toward entrepreneurship, it may negatively affect the individual’s entrepreneurial disposition. Etzioni (1987) opined that, culture could influence entrepreneurship at the aggregate level (social legitimation) or towards venture creation through positive attitude promotion in the individual. Liñán, et al (2010, p.10) asserts that, culture influences because, “Culture shapes people’s cognitive scheme, programming behavioural patterns which are consistent with the cultural context”. They also argued that, perception, a product of the individual’s external environment, influences the individual’s opinion about his/her immediate

environment, the perceived economic opportunities that could be harnessed for a possible venture creation, and perception about how socio – cultural values support entrepreneurial activities. These scholars again opined that, perceived subjective norms greatly affect people’s view of how their immediate environment would encourage actions towards entrepreneurship. They emphasized, “underlying system of values peculiar to a specific group or society would shape the development of certain personality traits and capacities, modeling normative and ability perception towards entrepreneurial activity” (p.6). Emphasizing the impact of national culture on the citizenry, Hayton et al. (2002, p.35) contend that, “deeply embedded, unconscious, and even irrational shared values shape political institutions, as well as social and technical systems, all of which simultaneously reflect and reinforce values and beliefs.” This assertion was also supported by Liñán et al. (2013), when they argued that, “cultural values operate unconsciously, since they are deeply rooted within the political institutions and technical systems” (p.26). Hechavria and Reynolds (2009) contend that, policies of states greatly influence entrepreneurial (nascent) intent of the citizenry; however, state policies are themselves products of broader national culture. Meanwhile, values and beliefs are components of culture shared by people who belong to the same group (Hofstede, 1980; Minkov & Hofstede, 2010). Therefore, the values and beliefs held by a society, have direct and indirect impact on the line of “thoughts” of its members. Culture also influences the supportiveness of a society to engender the formation of new firms (Hayton et al., 2002). Eroğlu and Piçak (2011) made a profound statement concerning culture and entrepreneurship thus “there is absolute effect of culture on entrepreneurship, and an entrepreneur reflects dominant values of his or her national culture; therefore some countries’ entrepreneurship is lower compared to

other countries” (p.2). This means that, a country might comprise different sub – cultures, but there are certain dominant cultural values that affect the citizens of the country irrespective of their ethnicity. These national values shape political, social, economic and technical institutions of that nation (Hayton et al. 2002), and this may in turn affect the entrepreneurial disposition of the citizens, because, that becomes their immediate environment (Liñán et al, 2010).

Liñán et al (2013) assert that, a supportive entrepreneurship culture results in social acceptance (social legitimation) of entrepreneurial actions, thereby, making members of that culture entrepreneurially inclined, because of the conducive institutional environment that exists. In addition, when a culture is much inclined towards pro – entrepreneurial values and attitudes, individual members would develop psychological traits and attitudes that are entrepreneurially inclined. The ability for the youth to be entrepreneurial is greatly influenced by culture, due to the impact culture makes in moulding the individual mindset in a society. Therefore, if the culture is positively disposed to entrepreneurship, the youth will have positive entrepreneurial disposition, and the reverse may true (Halliru, 2014). Akhter and Sumi (2014) contend that, for an individual to become an entrepreneur or otherwise is dependent on the value orientation and disposition of the person, which are both dependent on the culture within which the individual finds his/her self.

From the foregone discussions on the impact of culture and entrepreneurship, it is no gainsaying that, there is a close and positive relationship between culture and the entrepreneurial disposition of people. Therefore, as there are different sub, regional and national cultures of different nations, nations will vary in their entrepreneurship

capabilities, which is dependent on the kind of culture that exists in the individual countries or societies. If a society's culture is positively disposed toward entrepreneurial activities, entrepreneurship would be encouraged in such a society and vice versa (Hayton et al., 2002; Hechavarria & Reynolds, 2009; Liñán et al., 2013).

2.7 Ghanaian Culture

The discussions that have gone on in academia over the years on culture and entrepreneurship have focused on the developed world, most especially since Hofstede's ground breaking research in the last quarter of the twentieth century. Subsequently, there has been plethora of research into the relation between culture and entrepreneurship. However, almost all have focused on the developed world, with just a little attention to other developing economies. Majority of those focusing on the developing economies also concentrated on outside Africa (Akhter & Sumi, 2014; Eroğlu & Piçak, 2011; Halliru, 2014; Hayton et al., 2002; Hayton & Cacciotti, 2014; Hechavarria & Reynolds, 2009; Hofstede, 1980; Hofstede & McCrae, 2004; Hofstede et al, 2004; Linan & Chen, 2009; Liñán, et al, 2010; Moriano et al., 2012). In order to assess and ascertain Hofstede's cultural dimensions in Ghana, there is the need to research into the culture of Ghana, but the current study does not have the capacity to carry out that study, so it relies on already existing studies on the culture in Ghana. The review is done to ascertain the cultural dimensions prevailing in Ghana based on Hofstede's four cultural dimensions. To determine this, some of the constituents of each cultural dimension identified by Hofstede (1980) are placed side by side what literature on Ghanaian culture brings out, and then a deduction is made, and a conclusion drawn. In order to carry out that, the study draws on

works of Sarpong, Asiamah, Gyekye, Lassiter, Salm and Falola and Adu-Febiri, to fully appreciate the details of Ghanaian culture. It must however be emphasized that, not all the constituents of each of the four cultural dimensions could be found in the Ghanaian context in order to ascribe the description to that dimension as described by Hofstede, Kolman, Noorderhavern, Hofstede & Dienes, 2002).

Linguistically, there are forty-six (46) different languages spoken across Ghana. There are five major ethnic groups in Ghana, and few other minor ones. The major ethnic groups comprise Akan, Ewe, Ga-Adangbe, Guan and Mole-Dagbon. Some minor ethnic groups include but not limited to Konkomba, Sisala, Basari, Frafra and others (Adu-Febiri, 1995).

2.7.1 Ghanaian Culture and Collectivism (Collectivistic Ethic)/ Individualism

Collectivism as cultural dimension focuses on the welfare of the entire society to which an individual belongs, and this, results in close – knit ties among the people in the society resulting from the sense of belongingness (Hayton et al, 2002; Hofstede, 1980; Hofstede, 1993; Minkov & Hofstede, 2010). According to Salm and Falola (2002), despite the multicultural and multiethnic nature of the country, Ghanaians have developed a national identity based on their rich traditions of indigenous, Islamic, Christianity, British colonial, and other western influences. Despite the economic and cultural disparities between geographic and administrative regions, Ghanaians share traits that reflect particular aspects of indigenous Ghanaian culture. For instance, almost all ethnic groups in Ghana emphasize a close – knit kinship system that affect interpersonal relationship, legal rights to property, social roles and other similar obligations (Salm & Falola, 2002). Festivals and other such celebrations that are common phenomena in Ghana, afford the people called Ghanaians the

opportunity to reunite, as almost all sons and daughters who have migrated to settle at different parts of the country and even beyond are expected to come back home during these celebrations. This enables them to maintain ties with individuals and kinship groups and the wider community in their places of origin (Salm & Falola, 2002).

Discussing the cultural values in Africa, Gyekye (2003) posit that, Africans deeply appreciate togetherness, and that could be readily seen in communal social structure that they espouse such as clan, extended family system, complex networks of social relations and the readiness to open their ‘doors’ to strangers. He further contends that, African culture is replete with acts of generosity and hospitality. His study draws heavily on Ghanaian culture, by using Ghanaian maxims, which depict togetherness (collectivism) to argue his point out, as the true reflection of African cultural values. Some Ghanaian maxims he used to argue his point include such quotations as:

If the lizard is a blacksmith, the monitor does not lack a cutlass. The poor kinsman does not lack a resting place. Solitariness is a pitiable condition. One finger cannot lift up a thing. Man’s brother is man. The reason two deer walk together is that one has to take the mote from the other’s eye. The left arm washes the right arm and the right arm washes the left arm.

According to him, these and other maxims found among Ghanaian sub – cultures, which are expressed in different local dialects in Ghana, underscore the deep appreciation of Africans in general, and Ghanaians in particular for communal values, and social interdependence.

Lassiter (2002) opined that shared African values such as “hospitality, friendliness, consensus and common framework” give ample evidence of the African’s emphasis on community rather than the individual. Shutte (1993) used the following Xhosa expression “umuntu ngumuntu ngabantu” which is interpreted, as, ‘a person is a person through persons’ to indicate the interdependent philosophy of the African. Adu – Febiri (1995), citing (Little, 1965 and Assimeng, 1981) contends that, the collectivist culture of Ghanaians and its ethic requirement is a contributing factor to some behaviours put up by some state officials. As he put it:

“...failure to fulfil this obligation usually results in the loss of prestige for relatively well placed people. Individuals with access to state resources often use them to meet such cultural obligations. Without knowledge or understanding of the cultural norms and values in Ghanaian society, the behaviour of politicians, bureaucrats, professionals, and public workers who use the state resources for purposes other than advancing the development of the entire country, may seem irrational or inept (p.59 - 60).

From the above review, it is evident that the African and for that matter the Ghanaian is a communal being, which perfectly indicates that, the Ghanaian culture is heavily tilted towards collectivism.

2.7.2 Ghanaian Culture and Uncertainty Avoidance

Hofstede (1980, p.45; 2011, p.10) explained uncertainty avoidance as “...the extent to which a society feels threatened by uncertainty and ambiguous situation and tries to avoid

these situations by...not tolerating deviant ideas and behaviours..” Hofstede associated the following with a society that is strong in uncertainty avoidance: deviant persons and ideas are dangerous; a great concern with security in life; experience of high anxiety and stress, and so on.

In this study, uncertainty avoidance is considered as a situation where society tries to avoid being overly adventurous by avoiding unknown terrains, thereby sticking to the status quo (that is low risk taking propensity). Discussing the African culture, using Ghana as the reference point (Gyekye, 2003; Sarpong, 2006) opined that, the Ghanaian is expected by his/her cultural values to be modest in pursuit of success in life, and not to be jealous of others’ achievements, but rather work hard and achieve success in his/her own way. The following Ghanaian maxims are common, and are indications of Ghanaian culture values’ strong uncertainty avoidance nature.

The baby cat must only try its prowess on the baby mouse. If you keep opening the eye of corpse, you will see maggot. The forest that provides one a hiding place should not be described as a small forest.

These and other maxims in the Ghanaian culture do not encourage adventurousness, since the Ghanaian child is by these expressions, always advised to tread cautiously, by avoiding unknown terrains. This indicates that, the Ghanaian culture is strong in uncertainty avoidance, as per the discussion of the term by Hofstede (1980).

2.7.3 Ghanaian Culture and Power Distance

Evidence of large power distant society according to Hofstede (1980) include: superiors considering themselves as being different (super) from subordinates, inaccessibility of the superiors to the subordinates, the superior having more privilege in society than the subordinates. Others according to Hofstede (1980) are the wanton display of power over the subordinates by the superior, a kind of hidden conflict between the powerful and the less powerful in society, and other such related traces.

Sarpong (2006) discussing the values of Ghanaians indicates that respect for authority, old age, the mysterious and the spiritual occupies an important aspect of Ghanaian moral values. People in authority, either by virtue of age, or through enstoolment/enskinment (chiefs from southern and northern Ghana respectively) are considered sacred, and revered, and are even addressed by titles such as ‘Naa’, ‘Nana’, ‘Torgbui’ etc., depending on the part of the country one finds him/her self. This respect for authority is seen in the day-to-day dealings of Ghanaians in all aspects of their lives. For example, unlike in some western cultures where people in authority could be approached by their subordinates, and addressed also by their first names, Ghanaians always address such persons by their title (Mr, Manager, Director) etc., indicating how they hold such persons in high esteem. This is a clear situation of carryover from the traditional system into the formal sector. Honour, a close associate of authority is another highly held value in the Ghanaian value system (Sarpong, 2006). People are honoured at gatherings by public declaration of their achievements, either in education, public service, community service, in politics etc. Most Ghanaians feel dishonoured when their titles are not attached to their names when

addressing them in public. Ghanaian public gatherings are replete with address such as (Naa/Nana/ Torgbui Dr., ‘Rev. Dr’. or ‘Rev. Prof.’ so and so) all in an attempt to honour the person. This clearly indicates the presence of power distance in the Ghanaian culture system.

2.7.4 Ghanaian Culture and Masculinity/Femininity

Men assertiveness, clear differentiation of sex roles, materialism, result orientation, manliness (machismo) and other similar characteristics are associated with high in masculinity (Hofstede, 1980). The distinctive role expectation of men and women in the Ghanaian cultural set up cannot be over emphasized (Sarpong, 2006). Sarpong (2006) posits that “the division of labour in Africa as a whole based on sex, age and status, is sometimes so inflexible that no self – respecting husband, except in dire necessity, would perform a job which is proper to women: for that matter no boy would engage himself in an activity of girls” (p. 66). This distinctiveness is evident across all sub – cultures in Ghana. From the above discussions, it is evident from literature that, Ghanaian culture is positively disposed towards collectivism and not individualism, it is also strong in uncertainty avoidance, it is high in power distance and strong towards masculinity. With this evidence from extant literature on the prevailing cultural dimensions in Ghana as per this study, and in order to fulfill the second objective of the study, there is the need to ascertain how these cultural dimensions are influencing the entrepreneurial disposition of graduates of Accra Polytechnics.

CHAPTER THREE

CONTEXT OF THE STUDY AND OVERVIEW

OF POLYTECHNIC EDUCATION IN GHANA

3.0 Introduction

This chapter reviews a brief historical background of the development of technical education in Ghana. It further touches on the development of polytechnic education in Ghana. It finally zeros in on Accra Polytechnic, which provides the context upon which this thesis is based.

3.1 Historical Background

The first and second Education Ordinances in the Gold Coast in 1852 and 1882 under Governor Hill and Lord Kimberly respectively, did not consider technical education. However, the Education Ordinance in 1887 considered the establishment of Industrial schools, which were to teach courses in handicraft, agriculture and manufacturing (Graham, 1976; Kimble, 1963). An Education Reform Committee set up by Governor Rodger in 1908 also recommended industrial training in all primary schools in the Gold Coast. The committee in addition recommended the establishment of Technical Institutes. This step was a more pragmatic improvement of earlier recommendation made by the Education Ordinance in 1887 (Aboagye, 2002). In 1920, another Education Committee under the leadership of Mr. J. D. Oman also recommended the establishment of Junior and

Senior Trade schools to provide practical courses. As a result, Trade Schools were established in Mampong, Kibi, Asuansi and Yendi in 1922 (Aboagye, 2002). Nevertheless, during the post war economic slumps, three of the Trade Schools (Technical Schools) had their status changed to Middle Boarding Schools, and the Trade School situated in Kibi was closed. These actions could be as a result of the colonial government's inability to resource these institutions. Aboagye (2002) citing Foster (1968) contend that, the operations of the technical institutes had numerous setbacks which include:

- The belief that manual labour was undignified.
- Products of technical schools could not get ready employment as compared to those who had received academic education.
- Technical jobs provided inferior opportunities for social mobility.
- The missions could not provide technical education because of the high prices of the equipment involved.

As part of the accelerated development plan of the Gold Coast, Education Committee under the leadership of Kojo Botsio, recommended the establishment of four Secondary-Technical schools one each in Sekondi-Takoradi, Tarkwa, Accra and Kumasi, and separate department for Technical Education was also constituted, therefore by 1951, the nation had 23 Technical Institutes (Aboagye, 2002).

As a strategy to ensure the realization of vision 2020, the government of Ghana thought it wise to develop technical and vocational education. This became necessary due to the fact that, technical and vocational training have been identified as the surest means of developing technical and skilled human resource base of the nation which are

pre – requisite for accelerated industrial and economic growth through the development of industries and creation of employment (Ansah, 2012). Steps were taken to ensure the development of technical and vocational education, and this has led to the upgrading of polytechnics to tertiary status in 1992 (Ansah, 2012; Korantwi-Barimah, 2014).

3.2 Polytechnic Education in Ghana

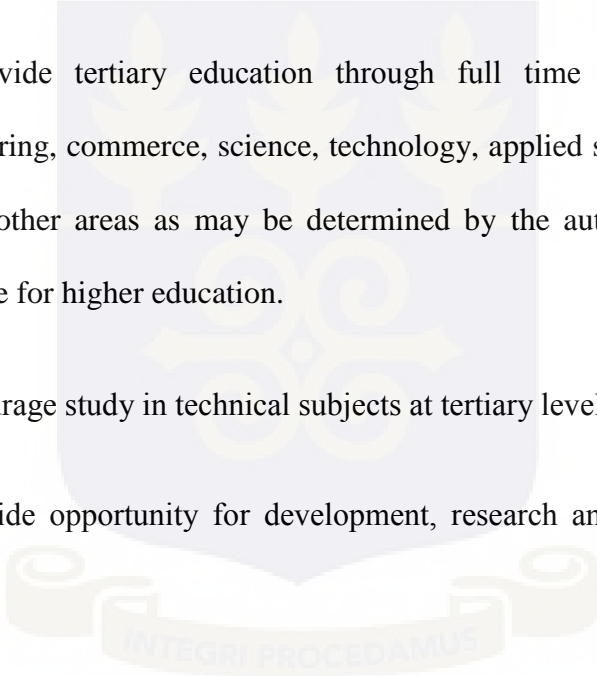
The Polytechnic system in Ghana is geared towards the training of high quality and diverse middle level management personnel, who will easily fit into the Ghanaian industrial environment and form the backbone of Ghana’s development.

Tertiary polytechnic education in Ghana came in to been in 1992 following the promulgation of the Polytechnic Act, 1992 (PNDCL 321) which gave polytechnics tertiary status, and permitted them to award Higher National Diploma (HND) and other certificates. The elevation was aimed at enhancing tertiary institution through excellence, professionalism and diversity in programmes. Prior to the elevation of polytechnics in Ghana to tertiary status, in 1963, technical institutes in Accra, Takoradi and Kumasi were re – designated as polytechnics. In the 1980s, other technical institutes in Ho and Tamale were also elevated to polytechnic status. Despite the elevation of these technical institutes to polytechnic status, they were not considered as tertiary institutions, so, they continued to award advanced certificates in craftsmanship and other practical courses to their products, which were not tertiary courses (NCTE, 2014).

After the promulgation of the Polytechnic Act, 1992 (PNDCL 321), the polytechnics in Accra, Takoradi, Kumasi, Tamale, Ho and Cape Coast were elevated to tertiary

polytechnic status. Later in 1997, Sunyani and Koforidua polytechnics also received tertiary status. Much later, Bolgatanga and Wa polytechnics were also granted tertiary status. Polytechnics after assuming tertiary status, offer technical courses as well as courses in management and other humanities, and in collaboration with the National Board for Professional and Technician Examinations (NABPTEX), award Higher National Diploma Certificates and other non-tertiary certificates (<http://www.apoly.edu.gh>).

The aim of polytechnic education in Ghana among other things include the following:

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- To provide tertiary education through full time courses in the field of manufacturing, commerce, science, technology, applied social science, applied arts and such other areas as may be determined by the authority for the time being responsible for higher education.
 - To encourage study in technical subjects at tertiary level.
 - To provide opportunity for development, research and publication of research findings.

In 2007, a new Polytechnic Act, 2007 (Act 745) was passed to repeal the initial Polytechnic Act, 1992 (PNDCL 321). This Act has granted the Polytechnics autonomy to award the Higher National Diplomas (HND), Diplomas and other Certificates accredited by the National Accreditation Board (NAB), and award in wide range of applied arts and sciences sub-degree, degree and postgraduate degree levels subject to the conditions that the Council of that Polytechnic may determine (NCTE, 2014).

As a result, some polytechnics began offering courses leading to the award of Bachelor of Technology (B. Tech) certificates in selected fields. Bachelor of Technology programmes offered by the polytechnics in the 2012/2013 academic are as follows: Automobile Engineering, Agriculture Engineering, Civil Engineering; Building Technology, Estate Management, Chemical Engineering, Hospitality & Tourism Management, Procurement Management, Entrepreneurship & Finance and Accounting with Computing (NCTE, 2014).

3.3 Accra Polytechnic

Accra Polytechnic was established in 1949. It was first called Accra Technical School. In 1957, it was re – named Accra Technical Institute. In 1963 when some Technical Institutes were re – designated as polytechnics, Accra Poly was also re – designated as such.

Accra Polytechnic by the mandate of the Polytechnic Law of 1992 (PNDCL 321), was elevated to a tertiary status in 1993 to offer Higher National Diploma (HND) certificate programmes. Just as other polytechnics, which were elevated, the elevation was aimed at enhancing tertiary institution through excellence, professionalism and diversity in programmes. To serve as a guide, and to enable it perform its mandates and achieve its objectives, Accra Polytechnic’s mandates, vision, mission, objectives and shared values are follows:

Mandate as a Polytechnic

By the provision of the Polytechnic Act 2007 (Act 745) the Polytechnic is mandated to provide tertiary education in the fields of manufacturing, commerce, science,

technology, applied social science, applied arts any other field approved of the minister and provide opportunities for skills development, applied research and publication.

Vision

To be Centre of excellence for teaching, practical training, learning and research.

Mission

We provide life – transforming opportunities and experiences for students through teaching, practical training, entrepreneurial skills development and research in the fields of Applied Sciences, Engineering, Technology, Applied Arts and Business for the benefit of society.

Objectives:

Academics

To provide first class practical oriented tertiary education in the fields of applied science, engineering, technology, applied arts, and business through the;

- Engagement and development of competent human resource;
- Admission of qualified applicants;
- Provision of ICT infrastructure platform, workshops, laboratories, and learning and research materials;
- Compliance with quality standards in teaching, learning, examinations and certification;

- Provision of opportunities and funding for research, innovation and publication.

Governance

To provide leadership, make policies, allocate resources, instill discipline, mediate conflicts and to provide support for individual faculties/schools, sections, departments, and units to ensure that the Polytechnic's vision, mission and goals are pursued and achieved.

Infrastructure/ Academic facility

To provide sustainable, safe and state of the art academic facilities to meet the needs of the Polytechnic.

Shared Values

The shared values of Truth, Excellence and Service are the principal ideals which determine who we are as an institution. They are the three pillars of the institution, and permeate every process and activity and are infused in the character of students, faculty, and staff of Accra Polytechnic.

1. Truth: To be sincere in action, character, and utterance;
2. Excellence: To exhibit a superior quality in everything we do; and
3. Service: To be responsive to the needs of our stakeholders and make a positive impact in the society.

3.3.1 Location

Accra Polytechnic is situated in the Central Business District of Accra, making it an “Inner-City” Polytechnic. Accra Polytechnic is opposite Movenpick and Novotel Hotels, whilst it shares its Northern flank with the Trade Union Congress (TUC) and the City Campus of the University of Ghana. The Western gate of the Polytechnic is surrounded by the Central Police Station of Accra, the Ghana Cocoa Board and Airtel and MTN Mobile Communication offices. It also shares its Southern boundary with the Assembly Press.

3.3.2 Academic Programmes

Upon its elevation to tertiary institution status by the Polytechnic Act, 1992 (PNDCL 321), Accra Polytechnic has since been offering fifteen (15) Higher National Diploma programmes, which include; Interior Architecture & Furnishing, Secretaryship and Management Studies, Bilingual Secretaryship and Management Studies, Accountancy, Marketing, Purchasing and Supply, Hotel Catering and Institutional Management, Fashion Design and Textiles, Mathematics and Statistics, and Science Laboratory Technology.

In 2007 when the new Polytechnic Act was promulgated, which give polytechnics autonomy to award the Higher National Diplomas (HND), Diplomas and other Certificates accredited by the National Accreditation Board (NAB), and award Degrees subject to the conditions that the Council of that Polytechnic may determine, Accra Polytechnic currently runs four (4) Bachelor of Technology (B. Tech) programmes. These programmes are run in three schools – School of Applied Sciences and Arts, School of Engineering and School of Business and Management Students.

The School of Engineering has five departments - Building Technology, Mechanical, Electrical/Electronic, Civil Engineering, and Furniture Design and Production. The School is focused on servicing the nation's industry needs of specialist technicians for its development. The School of Business and Management Studies also has five departments. These include Department of Accountancy, Department of Marketing, Department of Purchasing and Supply, the Department of Secretaryship, and Management Studies, and the Department of Languages and Liberal Studies.



CHAPTER FOUR

RESEARCH DESIGN AND METHODOLOGY

4.0 Introduction

This section of the study systematically outlined the details of the methodology used for the research. It is organized into various sub – sections. The first sub – section focuses on the general methodological overview. The subsequent sub – sections look at the research paradigm, research approach, the design, the merits and the demerits of the design, and the sample design – population, sampling frame, and sample size respectively. The other sub – sections consider the method of data collection, the instrument of data collection, the development of the instrument for data collection, unit of analysis, and other activities preceding data collection, ethical issues of research and limitations of the study.

4.1 Research Paradigm

Research paradigm refers to the views held by a group of scholars with regard to what constitute reality, and the common methodology that is used to carry out a research when dealing with similar research issues (Kuhn, 1970). Denzin and Lincoln (2000) and Stanage (1987) also described paradigm as a researcher’s pattern of reasoning, and a set of held beliefs about how knowledge about a thing/phenomenon can be acquired. To Kusi, (2012), a paradigm describes a researcher’s assumption of how a research issue can be studied. Researchers have identified positivist, critical, interpretive/phenomenology paradigms that

can be adopted in carrying out a particular research (Boateng, 2014; Groenewald, 2004; Kusi, 2012). According to Boateng (2014) and Kusi (2012), social/qualitative researchers tend to adopt the phenomenological/interpretivist paradigm in addressing their research issues. The current study as a social research also adopts the phenomenological paradigm to address its research issue. The adoption of the phenomenological paradigm stems from the fact that it is best suited for social research (Boateng, 2014; Creswell, 2007; Kusi, 2012). The phenomenologist attempts to “find answer to what the meanings are, structure, and the essence of the lived experiences of a phenomenon by an individual or by many individuals” (Boateng, 2014, p.138). Since this study sets out to find the lived experience of polytechnic graduates in their quest to become entrepreneurs, it is appropriate that it adopts a paradigm, which can help it achieve its objectives, hence, the adoption of the phenomenological/interpretivist paradigm.

4.2 Research Approach

Literature identified two main approaches to research – qualitative and quantitative; however, in order to address certain inherent weaknesses associated with the two main approaches, a third method (mixed method) has been introduced (Boateng, 2014; Creswell, 2007; Kusi, 2012). The choice of a particular research approach is usually dependent on the researcher’s paradigm and the research issue at stake. Whereas quantitative research approach is mostly considered for scientific researches, and usually used by the positivists, social and cultural related researches use the qualitative approach (Boateng, 2014; Kusi, 2012). For a piece of research to be able to collect the relevant data on a research problem for analysis and useful conclusions to be drawn, and appropriate recommendations made,

the procedural framework of data collection and other preliminary steps to data collection must be appropriate. This study therefore, being a social research, and in order to adequately address its objectives and research questions adopts qualitative research approach, and also adopts case study approach for data gathering; specifically, using semi – structured interview (van Gelderen, Jansen & Jonges, 2003). Hiatt (1986) considered qualitative research as involving the exploration, making meaning of a situation, the motivation behind an action by way of purpose and its reality. Hennink, Hutter and Bailey (2010) consider qualitative research as an approach that allows one to examine people’s experiences in detail, by means of specific methods such as in – depth interviews, focus group discussions, observations, content analysis, visual methods, life history or biographies etc.

The adoption of qualitative research method by this study stems from the fact that, qualitative research ensures the provision of insight into cultural activities that might otherwise be missed in structured survey. It also ensures the understanding of a range of societal issues that arise from particular cultural context. It helps in the investigation into the behavioural pattern of people – why people think or do certain things – motivation, it encourages the understanding of a situation under investigation primarily from the participants’, not from the researcher’s perspectives, and also, it best explains a concept, and ensures deeper understanding of people’s narration of their life stories (Kathori, 2004; Tracy, 2013). This method also gives more insight in analysing a case as it considers diverse views (Creswell, 2012). Furthermore, qualitative approach allows for studying participants in their natural settings, to identify how their circumstances/experiences and behaviour are affected by the context of their lives, such as the socio – cultural, socio –

economic or the physical context within which they find themselves (Hennin et al., (2010). An important challenge with the qualitative method is the tendency of the researcher to gather more data than is needed. This can be costly – both time and other resources during the analysis stage (Boateng, 2014; Kusi, 2012).

4.3 Research Design

Research methodology is the systematic procedure followed in conducting a research to fulfil all the necessary steps involve in arriving at a solution to a research problem, and the logic behind each step (Kothari, 2004). To Malhotra and Birks (2007) research design refers to the procedural framework within which a research is conducted. Rowley (2002) also considers research design as the logic, which ensures that the data to be collected are logically linked to the conclusions that would be drawn, based on the initial questions of the study, with the aim of ensuring coherence. Robson (2002) asserts that, the importance of research design stems from the fact that, the design influences the researcher's choice of method of data collection, data analysis and other such research related issues. Saunders, Lewis and Thornhil (2003) identified ethnography, grounded theory, archival research, experiments, action research and case study as some of the available research designs from which a researcher can choose his/her research design.

In order to meet its objectives, the current study adopts case study, specifically instrumental case study, which enables a better understanding of a phenomenon than what is known to an observer (Stake, 1995). Case study according to Yin (1994, p.1) is an “empirical inquiry that investigates a contemporary phenomenon within the real life

context, especially when the boundaries between the phenomenon and the context are not clearly evident.” Case study has been one of the several means of conducting research in the social sciences (Yin, 1994), and several social researches have been conducted by means of case study (Hinson & Mahmoud, 2011). Case study offers a researcher the opportunity to study a phenomenon in its natural context, it also allows for direct quotations of key participants composed during interviews (Hancock & Algozzine, 2011). This study used case study because it seeks to understand the phenomenon directly from the subjects’ points of views, which a case study approach presents the most appropriate research means to achieving.

4.4 Data Collection Techniques

The techniques used in collecting data in qualitative case study include; archival records, observations, documentation, physical artefacts and interviews (Kankam & Weiler, 2010; Kusi, 2012). This study used interview (face – to – face and telephone) to collect its data. Interviews are purposeful question and answer conversations, or an inter –change of ideas or views between a person referred to as interviewer who usually seeks knowledge or clarification from another person or a group of persons (interviewees) who are believed to possess the needed information on a theme of mutual interest (Kvale & Brinkmann, 2009). Kusi (2012) identified three types of interview – structured, semi – structured and unstructured. This study adopts the semi – structured interview, which Kusi (2012) described as open – ended format of series of questions, statements or items presented by

an interviewer to interviewee (s) for responses, and the respondent has the liberty to make his/her comment based on the fellow's line of argument. The research has chosen semi – structured interview due to its flexibility, and its ability to help unearth detail, relevant and sensitive information (Kusi, 2012). Since the problem under consideration needs to be thoroughly discussed with the respondents, it is appropriate to use an instrument, which will encourage that, hence the choice of the semi – structured interview. Other merits of the semi-structured interview as data gathering tool include, the respondent's liberty to make comments on the questions asked based on the opinion and the wish of the respondent, also, it serves as a tool for information gathering on issues which can be explored further using other methods. Some shortcomings associated with the semi – structured interview as data gathering tool in qualitative research include; the tendency of the researcher to gather huge data, which can make analysis tedious and time consuming. Another demerit is that, if the interviewee is not guided, the situation could result in him/her going 'wayward' (Kusi, 2012). The semi – structured interview technique in this study has been used to collect data on the impact of culture on the entrepreneurial disposition of the Higher National Diploma (HND) graduates of Accra Polytechnic.

4.5 Population

According to Kusi (2012, p.80) “a population is a group of individuals or people with the same characteristics and in whom a researcher is interested, or a group of individuals that the researcher generalizes his/her findings to.” To Kankam and Weiler (2010), research population is the entire subject of the study in which a researcher is interested, and from which a sample can be selected for a particular research purpose. The population of the

study comprises the Higher National Diploma (HND) graduates of the three schools of Accra Polytechnic– School of Applied Sciences and Arts, School of Engineering and School of Business and Management Studies. A contact with the institution revealed that all Higher National Diploma (HND) students take at least a semester’s course in entrepreneurship, therefore, are exposed to formal entrepreneurship and knowledge in entrepreneurship.

4.6 Sample Frame and Sample Size

Sample of a study is the section/sub – group of the entire population in which a researcher is interested (Kusi, 2012).The sample frame of the current study is Higher National Diploma (HND) graduates who completed between 2007 and 2012. The choice of this period is to satisfy two fundamental issues; to enable the study narrow the sample as much as possible to ensure homogeneity and the degree of precision required (Salant & Dillman, 1994). Also, according to Ronstadt (1985) cited in Owusu-Ansah and Poku (2012), only a few of all future entrepreneurs will know at college that, they will probably become entrepreneurs, and only minority will start as entrepreneurs immediately after college. Some could wait and work as employees of other ventures as way of gaining experience in the industry, while majority work for other employers without anticipating an entrepreneurial career. Therefore, it is expected that, after graduating since 2012 or earlier, an attempt would have been made by the graduates at becoming an entrepreneur, and any lessons therein would have been learned. And also, those who could become entrepreneurs might have been well advanced in their efforts, which will enable them to have much

experience as what the challenges of becoming an entrepreneur in Ghana are, and their experience would prove valuable to the course of this study.

The sample size of the study is 50 graduates of Accra Polytechnic who graduated between 2007 and 2012. The choice of the sample size is to enable the researcher carry out an in – depth exploration of the situation for better understanding (Kusi, 2012). Hanson et al (2005) contend that, when a large number of interviewees are selected for a qualitative research, the researcher is likely to do a ‘superficial’ work since the researcher’s ability to obtain in – depth information will diminish when there are many interviewees to deal with. Similar studies conducted using qualitative case study approach also used sample sizes ranging between 20 and 80 (Adom, 2015; Adom & Williams, 2012; Adu – Febiri, 1995; Hinson & Mahmoud, 2011).

4.7 Sampling Technique

Researchers have two sampling techniques to adopt in any research – probability and non – probability sampling techniques (Boateng, 2014, Kusi, 2012, Sanders et al., 2007). Probability sampling techniques are usually adopted in survey and experimental research strategies. It includes techniques such as stratified sampling, random sampling and cluster sampling. The non – probability sampling includes strategies such as convenience, purposive, quota, and snowball sampling (Boateng, 2014, Kusi, 2012). The study adopts non – probability sampling techniques of purposive, snowball and convenience strategies. Purposive sampling strategy was adopted because of the nature of the population, and only those individuals who were deemed ‘information rich’ were included (Boateng, 2014;

Creswell, 2008; Kusi, 2012). Since the population under study comprise graduates who have left school, and are spread all over Accra and beyond, it was obvious that, they could not be easily located. In order to resolve the above challenge, snowball and convenience sampling strategies were used in addition. The snowball sampling strategy was adopted because, after the first initial contacts with some elements of the population, the researcher needed referrals from the elements contacted to enable him reach other members of the population (Boateng, 2014; Kusi, 2012). In addition, some of the referrals were difficult to reach, therefore, the research adopted convenience sampling strategy to enable it locate the elements of the population which are easily accessible (Boateng, 2014; Henn, Weinstein & Foard, 2006; Kusi, 2012).

4.8 Source of Data

The main source of data for the study is primary. Osuala (2007) described primary data as data expressly collected for a specific purpose. The data was collected by interviewing 46 Higher National Diploma (HND) graduates from the three schools –School of Applied Sciences and Arts, School of Engineering and School of Business and Management Studies of Accra Polytechnic who graduated between 2007 and 2012.

4.9 Instrumentation and Data collection

Instrumentation in research refers to all the processes and the materials that facilitate the entire process of gathering data from the subjects (respondents) up to data analysis (Harricharan & Bhopal, 2014). In a qualitative research, some of the instruments used

include introductory letter, notepads/field notes, recording gadgets (tape records), etc. The objective is to facilitate the gathering of accurate data for interpretation, analysis and the appropriate use of data, which would result in valid conclusions. To ensure that any flaws and limitations in the interview guides are corrected, the researcher after developing the interview questions submitted them to the supervisor for his perusal and the necessary recommendations made were incorporated in the questions. To further ensure that the questions can be administered within a reasonable time on the field of the interview and any other flaws corrected, the researcher piloted the questions on 10 graduate students of the University of Ghana (Kvale, 2007). The choice of the graduate students stemmed from the fact that, they are research students, and therefore, could assist in identifying any hidden weaknesses or limitations in the questions, and help gauge the feasibility of its administration.

Data was collected by means of semi-structured interview. The interview guide has questions which touch on the four cultural dimensions which are the focus of the study. It has different segments each taking care of specific aspect of the categories of the respondents, and the cultural dimensions. The first segment of the interview guide covers demographic data of the respondents. Segment two considers issues for respondents who are employees. This is followed by questions on collectivism for employees. Closely followed is the segment which touches on uncertainty avoidance for employee respondents. The fifth segment of the guide focuses on questions related to collectivism for the self-employed. This is followed by issues relating to uncertainty avoidance for the self-employed. Questions on collectivism and uncertainty avoidance also received attention.

Female respondents were also interviewed on matters on masculinity, and lastly, the interview guide touches power distance for all the categories of the respondents.

4.10 Data Collection Procedure

The interviews were personally conducted by means of face-to-face and via telephone. In all, fifty (50) prospective respondents were contacted, but only forty-six (46), representing responds rate of 92% cooperated. The researcher obtained introductory letter from the Department of Marketing and Entrepreneurship of the University of Ghana Business School, signed by the supervisor, introducing the researcher and his objectives, and also assuring the prospective respondents of confidentiality of their information. The researcher contacted the few respondents who are personally known to him. After the interview process with any of these respondents, the researcher then asks for any referrals. The researcher calls the referrals in the presence of the respondent who did refer him to the next prospective respondents, and the introduction and other formalities were done on the telephone. The researcher subsequently calls the prospective respondent to schedule the time, venue (McNamara, 2009) and other necessary discussions. Upon meeting the referral, the researcher introduces himself and presents the introductory letter from the department to alley any fears and doubts. Respondents who expressed interest in participating in the study but could not be reached for face – to – face session were interviewed via telephone. The responses of the respondents were recorded and later transcribed.

4.11 Data Analysis Technique

The study adopted thematic and narrative modes of data analysis. Thematic data analysis involves the process of reading the transcriptions to enable the researcher make meaning of the data/responses of the interviewees. This is to enable the researcher to identify repeated ideas/patterns that cut across the responses of the interviews for the generation/identification of themes (Liamputtong, 2009). The narrative technique of analysis is the process whereby the researcher rearranges/retells the ‘story’ (responses) of the respondents to enable third party users of the information gathered to make meaning of the responses of the interviewees (Liamputtong, 2009).

Using the single case study approach, a detailed description of the case (HND graduates of Accra Polytechnic between 2007 and 2012) was carried out. The researcher administered the interview questions mainly according to participants’ employment status, and this helped in generating themes from the responses of the interviewees. To ensure that objective results were produced, the study categorized the responses of the interviewees under the different themes that emerged during the interview (Creswell, 2007; Liamputtong, 2009). Turner (2010, p.159) asserted that, themes or codes are “consistent phrases, expressions, or ideas that were common among research participants.” The interviews recorded were transcribed by summarizing responses from respondents, after the researcher listened to the audio recordings for a number of times to ensure that he has familiarized himself with the conversation to enable him carefully transcribe the interview in the interviewees’ words (Kusi, 2012). Creswell (2008) described transcription as the process by which audiotape recordings or field notes are transferred into text data. The

themes established from the responses formed the basis for analysis and presentation of the data gathered. Data was analyzed and presented in words and descriptions.

4.12 Ethical considerations

Ethical issues are crucial issues in research in general, and very importantly in qualitative research. Kusi (2012, p. 87) asserts, “ethics in research are those issues that are related to how researchers conduct themselves or their practices in their research and the consequences of these on the people who participate in their research.” It is incumbent on the researcher to ensure that his/her actions and inactions are not injurious to any participant of the research. According to Kusi (2012), the manner in which ethical issues are handled can affect the trustworthiness, and the validity of outcomes of qualitative and quantitative researches respectively. The following ethical issues have been identified in social research (Kankam & Weiler, 2010; Kusi, 2012):

1. Access.
2. Informed consent.
3. Privacy.
4. Confidentiality.
5. Anonymity.

The researcher diligently ensured that, none of these ethical concerns were violated or deliberately violated. Introductory letter was obtained from the department to deal with the issue of access. Initial contacts were made with the few participants whom the researcher personally knew, to seek their consent for participation and for the purpose

of referrals since the study used the snowballing as one of the sampling techniques. After the researcher is referred to a potential participant, calls are made with the ‘would – be’ participant in the presence of the person who made the referral, to seek the consent of the ‘would – be’ respondent to participate in the study, and any issues arising is trashed out for the avoidance of doubt and to alley any fears. The researcher, before the commencement of the interview process with the respondent, informs same of his/her right to comment or not to comment on any question that s/he deems private and confidential. To ensure participants’ of their anonymity, their names are not mentioned in the discussion once recording of the interview commences, unless the respondent wishes to mention his/her name to emphasize a point, which both parties agreed on, and the researcher makes statement of disclaimer at the point where the respondent’s name is mentioned by the respondent.

4.13 Limitations of the Study

The following limitations are associated with the study:

- It is the study’s contention that, the results obtained may not be the same in all the polytechnics in the country, and could differ based on sample size and the type of respondents. The sample of the study could not cover all the programmes offered by the polytechnic, and this could affect the results of the study
- The study was conducted on graduates of Accra Polytechnics. Accessing these graduates who were not within a defined geographical area proved challenging. This compelled the study to adopt telephone interview to augment the face –

to – face interview, originally scheduled to be used to gather data for the study.

- Refusal of some of the prospective respondents to keep their scheduled interview time was another challenge encountered by the study. This resulted in the reduction of the proposed sample of the study from 50 respondents to 46 constituting a response rate of 92%.
- Inadequate resources at the disposal of the research also challenged the conduct of the study.



CHAPTER FIVE

DATA ANALYSIS AND PRESENTATION OF FINDINGS

5.0 Introduction

The fifth chapter of the study presents the analysis and discusses the data collected through in – depth face – to – face and telephone interviews, in the attempt to achieve the research objectives. The main objective of this study is to examine the cultural dimensions prevailing in Ghana based on the cultural dimensions proposed by Hofstede, how these cultural dimensions are affecting the entrepreneurial disposition /intent of Higher National Diploma graduates of Accra Polytechnic, and to offer suggestions, which could help encourage entrepreneurship among the graduates. The analysis is based on the four cultural dimensions proposed by Hofstede – collectivism/individualism, uncertainty avoidance, masculinity and power distance. Accra Polytechnic has been chosen as the case institution because it is the oldest Polytechnic and one of the most well – resourced polytechnics in the country. The second part of the study considered the findings, summary and recommendations. The first part of the chapter presented certain demographic information on the respondents used in this study. The second part of this chapter has sub – sections that touched on the four cultural dimensions. Sub – section one covers the analyses of the research findings on collectivism as cultural dimension, sub – section two touched on uncertainty avoidance, the other sub – section discussed issues relating to masculinity, and the final one dealt with power distance as a cultural dimension.

The other major sub – section touched on suggestions on how to improve entrepreneurship among the graduates. The last major sub – section looked at the findings, summary, conclusions, recommendations and suggestions for future research. The impact of the cultural dimensions – collectivism, uncertainty avoidance, masculinity and power distance were tested on the entrepreneurial disposition of the graduates grouped into three categories according to their employment status; self – employed, the employed and the unemployed.

5.1 Data Analysis

Data analysis is based on the research objectives of this study outlined in the first chapter of the study. For purposes of analysis in this study, the respondents used in the study were coded as follows: self-employed as SE, employed as E and unemployed as UE. The programmes studied by the respondents while at the polytechnic have also been coded as follows: Accountancy as AC, Marketing as MKT, Fashion Designing and Modeling as FDM, Hotel Catering and Institution Management as HCIM, Building Technology as BT, Secretaryship and Management Studies as SMS, Science Laboratory Technology as LBT, Statistics as STAT and Purchasing and Supply as PS. Codes have also been assigned to the sectors of the economy where the respondents work, as follows: agriculture as AG, education as EDU, banking and other related financial institutions as BF, telecommunication as TEL, health as HL, petroleum and gas as PG, transportation as T&T and hospitality as HOSP. Sectors of the economy that have not been captured are sectors where none of the respondents of the study is working.

5.2 Demographic Data of Respondents

Table 1. Demographic Data

Programme	Respondents	Gender		Employment status			Sector of the economy							
		M	F	SE	E	UE	AG	EDU	BF	TEL	HL	PG	T&T	HOSP
AC	5	3	2	-	4	1	-	2	2	-	-	-	-	-
MKT	5	2	3	1	3	1	-	1	2	-	-	-	-	-
FDM	6	2	4	1	4	1	-	5	-	-	-	-	-	-
HCIM	7	1	6	4	3	-	-	2	-	-	-	-	-	5
BT	6	6	-	-	4	2	-	4	-	-	-	-	-	-
SMS	4	-	4	-	4	-	-	1	1	-	-	-	1	-
LBT	4	3	1	-	4	-	-	2	-	-	1	-	-	-
STAT	5	3	2	-	4	1	-	2	1	-	-	-	-	-
PS	4	2	2	-	3	1	1	-	-	1	1	-	-	-
TOTAL	46	22	24	6	33	7	1	19	6	1	2	-	1	5

Source: Field Data, 2016

The result of the demographic data in table 5.1 shows that, 33 (71.7%) of the respondents are employees in the various sectors of the economy. Six (13.0%) are self-employed and 7 (15.2%) are unemployed. Nineteen (19) representing 66.67% of the employed are in Education (EDU), 6 (18.2%) are in financial institutions (BF), 5 (15.2%) are hospitality (HOSP), 2 (6.1%) in the health sector (HL). Telecommunication (TL), agriculture (AG) and transportation (T&T) employed 1 each, representing a total of 9.0%.

Six (6) of the respondents are self-employed. Four (4) of the six (6) self-employed respondents offered HND Hotel Catering and Institutional Management. The reasons for the above statistics concerning the demography of the respondents, is beyond the scope of this study.

5.3 Results and Discussions

The results from extant literature reviewed on Ghana (Adu – Febiri, 1995; Gyekye, 2003; Lassiter, 2002; Salm & Falola, 2002; Sarpong’ 2006; Shutte, 1993) based on the four cultural dimensions proposed by Hofstede (1980) by the study revealed that, Ghanaian culture is skewed towards collectivism, high masculinity, strong uncertainty avoidance and large power distance. The outcomes of the face – to – face and telephone interviews also revealed high incidence of negative influence of collectivism on capital accumulation and human resource management. The results on the contrary do not show much influence of the rest of the three cultural dimensions on the entrepreneurial disposition/intent of the graduates as it is the case of collectivism. Almost all the respondents (84.8%) indicate that, their inability to be enterprising as expected of them could not be attributed to uncertainty

avoidance. Seventy – six per cent (76%) do not consider power distance a hindrance or masculinity as obstacles to their entrepreneurship aspirations.

Since the other three cultural dimensions (uncertainty avoidance, power distance and masculinity) do not have any significant impact on the entrepreneurial disposition of the graduates of Accra Polytechnic, the study does not intend discussing their influence on the entrepreneurial disposition of the graduates. It only considers collectivism, which is found by this study to have a significant influence on the graduates' entrepreneurial disposition



5.4 The Prevailing Culture Dimensions in Ghana

5.4.1 Collectivism (Collectivistic Culture)

There appears to be no much difference between extant literature on Ghanaian culture and practice concerning collectivism as cultural dimension. As revealed through extant literature in chapter two of this study, Ghanaian culture is highly skewed towards collectivism (collectivistic culture). In reality, it is clear that, collectivism is one of the most prevalent cultural dimensions in Ghana, based on Hofstede's four cultural dimensions discussed in chapter two of the study. Below are some facts emanating from interviews conducted by this study, which bring to the fore the collectivistic nature of Ghanaian culture, thereby affirming literature. For instance, an AC/E has this to say concerning closed family ties:

“...yes, once you are working, expect both short and distant family members and even friends to approach you for help. Sometimes, you even find it difficult to actually know whose children they are..., uncles and so on. You become disturbed if you are notable to assist them. One feels elated when the help sought is fully met. Sometimes, it is disturbing, but what can you do, it is our culture and there is little one can do about it, all we pray for is the ability to be able to help as and when they come.”(AC/E).

The above comment was corroborated by HCIM/E, who has this to say:

“...my friend, when I was self – employed, that was the good times, I had the urge to help my nephews, nieces and host of others. My believe is that when there are many well – to – do people in the family, we all share in the joy of the respect accorded the family, so, it is incumbent on every well – to – do person in the family to hold few hands to also attend appreciable height in the social ladder. Moreover, looking at how helpful some uncles were to some of us, you can’t refuse when you are at the position to do same.” (HCIM/E).

To this BT/UE, life would have been a kind of hell for him, but for the support he has been getting from family members, both extended and the nuclear, and even from friends. This is how he described it:

“...four years after school no job, but man has been eating and putting on dress, thanks to family members and friends. But for them, I would have been living in hell here on earth.” (BT/UE).

The above responses indicate high collectivistic/collectivism Ghanaian culture, and this supports evidence in literature (Adu-Febiri, 1995; Gyekye, 2003; Salm & Falola, 2002).

5.4.2 Uncertainty Avoidance

There seem to be a dichotomy between literature and the findings of this study concerning uncertainty avoidance as cultural dimension. According to literature, the Ghanaian culture is high in uncertainty avoidance, however, majority of the respondents (82.6%) were of the

view that, fear of failure (uncertainty avoidance) is not one of the major obstacles when they consider self – employment. The following responses lend credence to this statement. When asked whether fear is a contributing factor to the reason for which she is not self – employed, she contended:

“...as someone who would like to be your own boss, fear must not be part of your life, because, to be an entrepreneur you must not fear to take reasonable risk. I am an employee not because I fear to take risk, but because I do not have the capital to go into my own business. Even this one, once am able to remove certainty pressing needs off my way, I will begin ‘small small’, so for fear, it isn’t the challenge.”(HCIM/E).

Responding to the obstacles to becoming an entrepreneur, HCIM/SE opined:

“...fear of the world out there was not one of my primary concerns when I thought of starting my venture, what was my major concern was how to save and get the needed capital within the shortest possible time since I did not want to remain an employee for long. Though, once a while it may cross your mind, nevertheless, it wasn’t a major factor at all. Left with uncertainty about the success of the venture alone, I would have become self – employed the day I completed my programme. I had to work as an employee for some time before going into self – employment because of start – up capital.” (HCIM/SE).

These comments on uncertainty avoidance as cultural dimension and its prevalence in the Ghanaian culture system, is at variance with what is in literature. Though, few of the

respondents (17. 4%) considered uncertainty avoidance as one of the obstacles, which could work against their will to become self – employed, they did not consider it as the topmost on the rank of list of obstacles they needed to overcome when they thought of self – employment.

5.4.3 Power Distance

As is evident from literature, Ghanaian culture values can be considered to be high in power distance. To ascertain the veracity or otherwise of this in practice and its influence on the entrepreneurial disposition of Accra Polytechnic graduates, the study posed this question to the respondents ‘supposing you identified a viable venture to pursue, and your parents suggested otherwise, would you still go ahead to pursue it?’

“.....it is good to listen to counsels from our parents and the elderly in society, but it does not mean we should always agree with them, provided you are convinced that what you are going to do is viable. So, although I will explain things to them’ I will certainly go ahead to my dream with or without their approval. My brother, Times have changed, and one cannot always wait upon parents for approval to move.” (AC/E)

Reacting to a similar question as to how the parents influence the setting up of the venture, in terms of approval or disapproval, HCIM/SE has this to say:

“.....business is business, and one must not rely on parental approval or disapproval to it or otherwise. I started my business before I informed my parents

of what I was doing. Yeah, when I needed funds to expand the business, I approach them for assistance, and they assisted me. Anyway, even if I had informed them and they held contrary view, I would still move to do the business, because I knew what wanted to do.” (HCIM/SE)

This view of not necessarily waiting for parental approval run through the responses from the respondents of the study, it shows a departure from what is traditionally believed to be the norm in Ghana, where children must religiously adhere to the counsels of parents, even against their wills.

5.4.4 Masculinity/Femininity

Masculinity as cultural dimension has been identified by extant literature reviewed on Ghanaian culture to be prevalent. According to Sarpong (2006), the distinctive role expectation of women and men in the Ghanaian cultural set up is real, and labour is scheduled based on sex, age and status. He argued that, in Ghanaian culture set up, men who play roles that are traditionally considered as roles for women are looked down upon by their peers. This is an indication that, from literature, Ghanaian culture is skewed towards masculinity. However, from the in – depth face – to – face and telephone interviews conducted by this study, the results show otherwise. To verify this, on the issues of masculinity, female graduates were asked open – ended questions as: ‘as female entrepreneur, have you ever felt discriminated against based on your gender?’ Responses from the 5 female entrepreneur (self – employed) respondents indicate that, they do not suffer any kind of discrimination from their customers (up – stream and down – stream) or

even men who operate in same or similar ventures as they do, based on gender differences. In addition, they as female entrepreneurs do not expect to be discriminated against just because they are females. This FDM/SE respondent has this to say:

....."you will be discriminated against as a female when your output is of inferior quality. However, if you know your stuff as a female, first, you are self – confident therefore, you are not afraid of the presence of the male counter – parts, two, customers are not about who is a male or who is a female, they are about quality of outputs, and once you can satisfy them, be assured of repeated patronage of your products". (FDM/SE).

Reacting to the question as whether the seemingly male dominated nature of Ghanaian culture is affecting or has the potential to negatively influence the entrepreneurial disposition of females who would want to be entrepreneurs in anyway, the responses indicate that, it is only a perception, but not a reality:

...."to be enterprising is about self – confidence, and not about whether one is born a male or a female. Also, Ghanaians have come to accept the fact that, women are capable of shouldering responsibilities just as males are. Look at the number of women occupying responsible positions in Ghana, and they are performing just as they are expected to. So, institutions have come to accept this, and therefore, once you can prove that you are capable, they are ready to offer the necessary assistance". (HCIM/SE)

These and other similar responses on gender discrimination in the male dominated culture of Ghana as per evidence from literature are at variance. Whereas evidence from literature points to a masculine Ghanaian culture, and therefore, one would have expected that, women might be discriminated against in their entrepreneurial pursuit, the study has found otherwise.

5.5. Cultural Dimensions and Entrepreneurial Disposition of Accra Polytechnic Graduates

It is evident from literature that, countries whose culture values are high in collectivistic ethics/collectivism, uncertainty avoidance, power distance and masculinity turned to perform poorly in entrepreneurial orientation/disposition (Adu – Febiri, 1995; Hofstede, 1980; Minkov & Hofstede, 2010).

5.5.1 Collectivism and Capital Accumulation

Interviews with 6 self – employed, and 33 employed polytechnic graduates revealed that, capital accumulation is a major challenge facing their ventures and their entrepreneurial intents respectively. This is because of the collectivistic/collectivism culture of Ghana. The wage employees attributed this phenomenon to the fact that they virtually ‘share’ their wage/salary with others, sometimes unbudgeted for, and the fact that their real wage/salary is relatively low makes savings almost difficult. Most at times, relatives and even friends make demands that they do not anticipate, but for fear of being tagged as bad or not willing to support one’s relatives, they give in to these unexpected demands, which burdened their

income, thereby making it almost impossible for them to accumulate capital for any meaningful entrepreneurial venture. One of the wage employees asserted that:

“...I have been working for over two years now, but I can’t boast of any savings. Almost 30% to 40% of my income is spent on family members. All because every now and then, family members and friends are calling you for financial assistance, some will cunningly term it loan, which would never be paid. As if these ones are not enough, family funeral contributions are also there to contend with. I would strongly support any law that would ban these expensive funerals we organize.”(AC/E)

Another employee who planned to work as an employee for three years after graduation, but has been working for almost eight years as an employee, and still has no idea as to when the needed capital for the intended venture could be accumulated, due to the frequency of the demand on the income has this to say to the interviewer:

“...master, I sometimes don’t believe that, I am the person still doing ‘yes sir, master,’ when, I thought by the end of my third year as an employee, I would have accumulated enough to begin the journey of self – employment. But here I am, with no end in sight in terms being self – employed. I have myself to blame, because, when it started, I should have said no to the first few people who approached, and that would have sent a signal to them,. but I said I needed to do it to ‘save my face’, and here am with my ambition almost slipping through my fingers.” (FDM/E)

To those who are self – employed, the issue has to do with the inability to expand the venture by means of profit plough back. One of the self – employed respondents, a caterer lamented:

“....though I make provision for demands from family and friends out of my returns, if, you are not careful, you may even touch the capital of the business. And this goes a long way to affect your ability to expand the business, because, you cannot accumulate capital (capital gain for future expansion of the venture).”

(HCIM /SE)

The issues of collectivism and its attendant burden on employees’ income, has a far – reaching consequence on capital accumulation and subsequently, the ability to be entrepreneurial. One of the interviewees who was an employee of Vodafone Ghana Ltd, but, has been disengaged by the company poured out his frustration in these words:

“....my brother, you know in this our country, financial institutions are not ready to support start – ups, at best, they want you to begin something and they gauge your cash flow and other documents before they may consider assisting you financially. The question is, where will you get the start – up capital? The only best means should have been from your own ‘small small’ savings. In fact, when I was working I tried to enter into transport business in the Afram Plains, ‘but today a call, tomorrow a call’, I virtually could save nothing, until unfortunately I loss the job, and here I am unemployed. If I had not planned a little, hmmm.” (MKT/UE)

Gauging the effects of collectivist ethic culture of Ghanaians on capital accumulation on 33 hoteliers, Adu – Febiri (1995) reported that, it hugely contributes to their inability to accumulate capital for future expansion of their businesses. This is evident from the above comments of the respondents of this study.

5.5.2 Collectivism and Human Resource Management

The issue of collectivistic ethic/collectivism culture extends to human resources management issues in the ventures of self – employed respondents of the study. Explaining the challenges of culture of collectivist/collectivism on human resource management, a self – employed has this to say:

“....am into a capital intensive venture, and we deal with physical cash, so I am careful the kind of employees I take. Family members who seek employment in the company do go through the same strict recruitment process as other people, and any of them who does not meet the criteria is left to go. But my brother, you see, a nephew was employed after all the necessary processes, and he connived with some other employees to dupe the company of substantial amount of money. In fact, when it came to the application of the rules, it became difficult, and some compromises were in fact made. Therefore, I have strongly advised myself never to engage any relatives, though they have kept coming.”(MKT/SE).

Other self – employed respondents recounted similar experiences. Their main concern was that, engaging relatives could cause serious disciplinary issues in the company, which if

not properly handled can lead to both family tensions and a compromise in the human resource management in the firm. One self – employed articulated the point this away:

“....some of the relative employees can really give you headache. Though, I did not employ many of them, even just the two I have sometimes fight my managers, and it is always a challenge to me.” (HCIM/SE).

The comments above are indications that, employing some relatives based on the mere fact that they are your kinsmen and kinswomen could actually hurt the fortunes of one’s company.

5.5.3 Collectivism and the Unemployed Graduates

Another dimension of collectivistic ethic/collectivism is from the direction of the unemployed. To them, the help by relatives and friends is a sine quo non, so far as their living is concerned. In the words of one of them, when asked whether the help from the relatives could be the reason for which his employment status is not much affecting him, and whether he would have been more enterprising if he were not getting help from anywhere, he asserted

“....no graduate would like to be unemployed years after school, and remember, no amount of support from other people can be sufficient, and also I am man too. But if I were working, some of them would have also approached me for support in one way or the other, so if they are now helping me, I can’t see anything so much

wrong with it, most especially if none of them can support me with the needed funds to begin my business or get an employment for me.”(PS/UE).

5.6 Encouraging Entrepreneurism among Accra Polytechnic Graduates

The benefits of entrepreneurship to a nation’s economy, and the individual entrepreneurial in terms of employment creation, balance of trade surplus, fulfillment, source of income and so on, cannot be over emphasized (Adom, 2014; Adom, 2015; Buame, 2012; Gutterman, 2015; Quaye et al, 2015; Sobel, 2008). Entrepreneurship thrives under conducive framework, well designed government programmes, supportive cultural attitudes and the like (Liñán et al. 2013). It therefore, presupposes that, for entrepreneurship to thrive for the above listed and other benefits to be derived, the necessary environment as stated above should be available or made available, in order to engender spirit of entrepreneurship among these graduates. The study gathered from its interaction with the respondents during the interviews that, the main challenge to their entrepreneurial intentions is their inability to raise the needed capital to support their ideas, as one of them put:

“...I hope to start business in the next two years, on condition that, my cousin who could have supported me with capital is upgrading himself, and once he is done with his education, I think he would help me raise the needed capital to get my project underway.”(FDM/E).

On the same start – up capital challenge, one of the interviewees lamented over the family’s inability to give the needed financial support to enable him carry out his ideas, and he asserted:

“....some of us do not come from homes which can financially assist us to start something small on our own since we can’t get employment anywhere. I read BT, a very practical programme, which I can easily develop, but there is no one to financially help me. I believe this environment when I start something, it will move but the capital to begin with is the challenge.” (BT/UE).

The challenge of obtaining loan facilities from the financial institutions, and the general lack of trust in the state – established institutions such as the MASLOC, SDF, YEA etc, which are supposedly established to engender youth entrepreneurship in the country is another issue discouraging graduate entrepreneurship. In the words of one of the FDM/E:

“....I don’t believe these state – established institutions to offer me financial assistance. My brother, I am talking from experience, a friend tried to get some assistance from one of these institutions, and the frustration he went through, yet he could not be assisted. Please, those institutions are for the politicians and their associates and not for us.”(FDM/E).

To help reduce the effects of lack or inadequate capital as one of the reasons for which some of these graduates could not see the implementation of their entrepreneurial ideas, it is important for the graduates themselves to encourage pooling of resources among themselves. It is also important that, the liaison office of the institution works, by

organizing seminars, taking students on industrial tours, encouraging students who have any business plans while at school to make presentations at industrial fora, entrepreneurial fairs etc. These activities would give the students the necessary exposure and help them build contacts, which could be explored when the time comes. For example, if a student is encouraged to come out with viable ideas that can easily generate revenue, the ideas could be put into well-structured business plans that would attract the needed investment. Another important way to encourage entrepreneurial intent among these graduates is for the institutions that are established by the state to assist the youth to become entrepreneurs to foster a close collaboration with educational institutions such as Accra Polytechnic. This will afford them the opportunity to educate these would-be or potential entrepreneurs on the modus operandi of these institutions, that would enable those who shall approach them for facilities to open new ventures to easily get through without much challenge, since they would have known the criteria to meet for such facilities to be obtained.

5.7 Discussion of Major Findings

Some of the findings from the study attest to the fact that culture is an important factor in determining the entrepreneurial disposition of people. These findings confirm previous research findings by scholars (Adu – Febiri, 1995; Dyer & Ross, 2003; Hofstede, 1980; Minkov & Hofstede, 2012; Liñán et al. 2013; Reynolds et al., 2003), which propounded that, culture dimensions are important variables in entrepreneurship disposition of people.

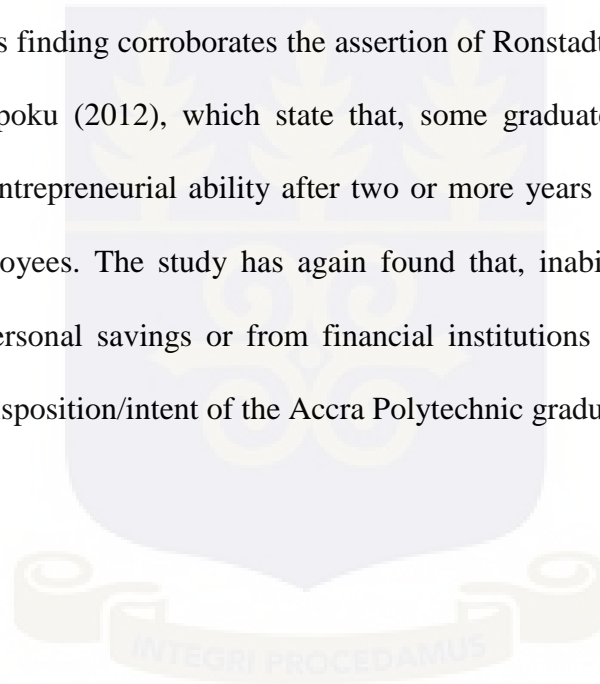
From the study, it was found that, collectivism as a cultural dimension has negative impacts on the graduates' ability to accumulate enough capital to start their own ventures.

This finding is in line with earlier findings by Adu – Febiri, (1995), whose work indicated that, collectivistic ethic of the Ghanaian culture, has negative impacts on the ability of people to accumulate capital for business operations and expansion. The results of the study also revealed that, human resource management issues are negatively affected by collectivism, to the extent that, if not managed properly, can raise tension in one’s family, and can compromise discipline at the work place, which can be a recipe for business failure and total collapse of the business. From their experiences, some of the entrepreneurs (self – employed) refused to employ any family members to work with them, because, it is quite dicey when dealing with one’s kinsmen and women at work place (Adu – Febiri, 1995). This study also found that, collectivism has the tendency of causing the unemployed to be less serious in being entrepreneurial, most especially the young graduates. Some of the graduates by virtue of their close ties with relatives, are giving sources of livelihood through occasional remittances, therefore, they are not exposed to the real condition of unemployment/joblessness, which could push them into entrepreneurship. Although, results from the study massively indicate that, collective/collectivism culture negatively affects the entrepreneurial intents of the respondents, it could also have some positive effect when it is properly managed. This could occur when family members are able to pull resources together. For example, a respondent of the study FDM/E, counted on a cousin who could assist him set up his venture when the cousin is done with his education. This finding is at variance with earlier findings, which sought to view collectivism as having only negative impact entrepreneurship.

Despite evidence in literature, that, Ghana’s culture is high in uncertainty avoidance, high in power distance, and skewed towards masculinity, therefore, could affect the

entrepreneurial disposition of these graduates, (Hofstede, 1980; Minkov & Hofstede, 2010), it was rather found that, uncertainty avoidance, power distance and masculinity do not significantly affect the entrepreneurial intentions of the graduates, this finding therefore, contradicts what is in literature (Hofstede, 1980; Minkov & Hofstede, 2010).

An intriguing finding from the study, which also confirms literature is that, some of the graduates although eager to become self – employed, would like to work as employees for a year or two to enable them gain the necessary experience before venturing into self – employment. This finding corroborates the assertion of Ronstadt (1985) as cited by Owusu – Ansah, and Opoku (2012), which state that, some graduates would only be able to determine their entrepreneurial ability after two or more years after graduating, and after working as employees. The study has again found that, inability to raise initial capital either through personal savings or from financial institutions is seriously inhibiting the entrepreneurial disposition/intent of the Accra Polytechnic graduates.



CHAPTER SIX
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

Chapter five of the study presented the tests and findings of the study, as well as the discussion of the findings. This chapter touches on the summary, conclusions, recommendations, limitations and direction for future research.

6.1 Summary

The main objective of the study, was to determine the prevailing cultural dimensions in Ghana based on the four cultural dimensions of collectivism, uncertainty avoidance, power distance and masculinity as proposed by Hofstede (1980), the impact of these cultural dimensions on the entrepreneurial disposition of the Higher National Diploma (HND) graduates of Accra Polytechnic, and how to encourage entrepreneurship among the graduates. In order to accomplish this set objective, the study set out three research questions. The research questions among other things were designed to enable the study find out the cultural dimensions prevailing in Ghana, the impact of the cultural dimensions (collectivism, uncertainty avoidance, power distance and masculinity) on the entrepreneurial disposition of the Higher National Diploma (HND) graduates of Accra Polytechnic, and finally, how entrepreneurship could be encouraged among these graduates. To achieve the first objective of the study, literature was reviewed on Ghanaian culture, and the major findings from literature documented. Face – to – face and telephone interviews were conducted on 46 graduates of the case institution, to ascertain the impact

of the Ghana culture on their entrepreneurial disposition. After analysing the findings from the interviews, the study then made suggestions on how entrepreneurship could be encouraged among the graduates.

Qualitative approach was adopted for the study. Based on the nature of the target population of the study, the study used the snowball and convenience sampling techniques to get its sample from the population. Both face – to – face and telephone interviews were used to collect data. To enable the study provide answers to the research questions posed, data collected was analysed using thematic and narrative techniques (Liamputtong, 2009). Below is the summary of major findings of the study.

6.2 Cultural Dimensions in Ghana

As stated earlier, a review of existing literature on the prevailing culture suggests that, the prevailing cultural dimensions in Ghana include collectivism, uncertainty avoidance, power distance and masculinity (Adu-Febiri, 1995; Gyekye, 2003; Salm & Falola, 2002; Sarpong, 2006).

6.3 Ghanaian culture and Entrepreneurship

The second objective was to evaluate the impacts of the cultural dimension on the entrepreneurial disposition of the Higher National Diploma graduates of Accra Polytechnic. Results showed that, collectivism has a negative impact on the entrepreneurial disposition of the graduates in the areas of capital accumulation, human resource management, and lack/inadequate urge of the unemployed graduate to be enterprising. This stemmed from the fact that, the needed capital for starting the ventures turned to be heavenly dependent on by close relatives and other such people. On the side of unemployed graduates, by virtue of collectivism, relatives and friends support them, which turned to ameliorate the effects of unemployment on them, thereby making them less enterprising in terms of engaging themselves in activities that would culminate in self – employment creation (entrepreneurship). Results from data analysis however revealed that, contrary to evidence from existing literature, the other three culture dimensions do not have any significant effects on the entrepreneurial disposition of the population. In consonance with literature, Ronstadt, 1985 as cited in Owusu – Ansah and Opoku (2012), some graduates would like to work as employees for about two or three years before engaging in any major entrepreneurial activities, that could result in self – employment. The study also found that, the major obstacle to self – employment creation of the graduates is lack of start – up capital, which could be either because of the effect of collectivism on capital accumulation or the seemingly low wages/salaries of the graduates from employment or lack of institutional support.

6.4 Conclusion

Based on the results from data analysed by the study and the findings that emanated from the analysis, the following conclusions were drawn. Collectivism as a cultural dimension is negatively affecting the capital accumulation capacity of the graduates, and their human resource management ability. This is significantly affecting their entrepreneurial disposition. Collectivism again, is retarding the extent to which the graduate unemployed could be enterprising. However, if the collectivistic ethic is properly handled, it could result in joint venture creation, which could be described as a positive side of it. The other culture dimensions (uncertainty avoidance, power distance and masculinity) do not significantly impact the entrepreneurial disposition of the Higher National Diploma graduates of Accra Polytechnic. It has also been found by the study that, lack of start – up capital is a major obstacle to the entrepreneurial disposition/intent of these graduates. This could stem from the failure on the part of the financial institutions to grant loan facilities to the young graduates who are potential entrepreneurs is also limiting their ability to create self – employment. Another cause of lack of start – up capital is the fact that, the graduates do not seem to trust the agencies/institutions set up by the state to support youth and graduate entrepreneurship to help them get the needed financial support. This could be attributed to inadequate information on the operations of these institutions. That is to say, there seem to be an information gap between the training institution and the agencies, which, have been supposedly established to encourage graduate and youth entrepreneurship.

6.5 Recommendations

The study intends to make the following recommendations based on its findings:

- The graduates must endeavour to pool resources together, to enable them overcome the challenges of non-availability of start – up capital, which has been identified by the study as a major challenge to them.
- The authorities of the institute, especially the Liaison Office, must as a matter of urgency, build strong relationship with industry, very importantly the banking industry. This relationship would result in frequent interaction between industry and the students, which could give the students the necessary exposure in terms of building social capital, and the requirements of obtaining credit facilities from the financial institutions before they graduate.
- The institutions established by the state to engender youth/graduate entrepreneurship (GYEEDA, NYEP, YEA, SDF), must work in close collaboration with the school authorities, by organizing seminars, fora, symposia and other such meetings for the students. This would afford the students the opportunity to know what is required of them to receive assistance from these institutions, for the students' entrepreneurship development.

6.6 Suggestions for Future Research

Future research should include more polytechnics, especially those offering programmes in Entrepreneurship and Finance. In addition, future study should cover the universities since they also take courses in entrepreneurship.



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APPENDIX

INTERVIEW GUIDE

General Questions

- When did you graduate?
- What programme did you offer?
- Are you self-employed or you are an employee or unemployed?
- What was your first choice of employment after graduating?

Interview Questions for the employed

1. Why are you not self-employed?
2. How long have you been working as an employee?
3. Do you intend to become self-employed?

Questions on Collectivism for employed

1. How do you intend starting? (a follow-up for yes for question 3)
2. Why are not considering self-employment? (a follow-up for no answer for question 3)
3. As an employee, how often are you called upon by family members or friends for assistance?
4. In your estimation, what percentage of your income goes into supporting relatives and friends?
5. How is that affecting you?

6. Do you think your family/friends will financially assist you if you intend setting-up your own venture?

Questions on Uncertainty Avoidance for the employed

1. Have you ever identified any business opportunity?
2. If yes, what is preventing/prevented you from seizing it?
3. If no, why are you not able to identify one?
4. Have you ever approached any institution/person for financial assistance to open your own venture?
5. If no to question 13, why don't you?
6. If yes to question 13, what happened there after?
7. What do you consider as your greatest challenge when you think of being self-employed?
8. Have you ever discussed the idea of being self-employed with your family, and what has being the response?
9. What is your take on the prevailing socio-cultural and socio-economic conditions on self-employment in Ghana?

Questions on Collectivism for the Self-employed

1. Did you work as an employee after graduating?
2. How long did you work as an employee?
3. When you were working as an employee, did you financially support your family members?
4. Did that affect how early you should have become self-employed?

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5. How long have you been operating as self-employed?
 6. What was the source of capital for your venture?
 7. Are you often called upon by family and friends to offer them financial assistance since you started the venture?
 8. If yes, how is that affecting your venture?
 9. Do family members approach you for employ?
 10. If yes, how is it influencing your human resource management?

Questions on Uncertainty Avoidance for the Self-employed

1. When you considered self-employment, what was your greatest obstacle?
2. Did you discuss the idea of becoming self-employed with your family, and what was the response?
3. How did it affect the starting of your venture?
4. Are you considering expanding your venture?
5. If yes, how do you intend doing it?
6. If no, why are you not considering that?
7. What is your take on the prevailing socio-cultural and socio-economic conditions on self-employment in Ghana?

Questions on Collectivism for the Unemployed

1. Why are you not self-employed?
2. What has/have been your source(s) of your livelihood since you are not working?
3. How would you have been living if you had no source of livelihood?

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4. Do you think if you identify any business opportunity, your family/friends will give you the necessary assistance?

Questions on Uncertainty Avoidance for the Unemployed

1. Have you considered self-employment as an alternative to wage employment?
2. What has been your greatest obstacle when you think of self-employment?
3. Have you ever discussed the idea of self-employment with your family, and what has been the response?
4. Have you identified any business opportunity?
5. If yes, why couldn't you seize it?
6. If no, why are you not able to identify any?
7. What is your take on the prevailing socio-cultural and socio-economic conditions on self-employment in Ghana?

Question on Masculinity for the female respondents

1. What obstacles do you enter as female in pursuit of your dream as an entrepreneur?
2. As female entrepreneur, have you ever felt discriminated against based on your gender?
3. If yes to question, how did you handle the situation?
4. Do you feel intimidated by your male counterpart?
5. Are encouraged by your male counterparts as a female entrepreneur?

6. Do you think Ghana's male dominant socio – cultural system is in any way affecting female entrepreneurship?

Questions on Power Distance

1. Do you have any role model who is an entrepreneur?
2. Do you have any challenges approaching any of the entrepreneurs in the country for advice?
3. How do your parents affect the operation of your venture, in terms of approval or disapproval?
4. Supposing you identified a viable venture to pursue, and your parents suggested otherwise, would you still go ahead to pursue it?
5. How frequent do you consult your parents or other elders in society for their views? NB: Not for expertise on the business
6. How do you think our respect for old age and authority is affecting our entrepreneurial ability?

