Culture, Societal Expectation and Entrepreneurial Intentions: A Study among Small and Medium Scale Operators in Ghana

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Abstract
In Ghana, traditional views of various cultural/ethnic groups vary tremendously in respect of education and entrepreneurial activity. Whiles in some kinfollks, far-reaching education is promoted above everything else, in others there is higher inclination towards becoming business owners than in pursuing education. These culturally held beliefs and societal expectations have therefore influenced people’s orientation and entrepreneurial intentions. The aim of this research was to verify and validate these social and ethnocentric viewpoints in Ghana and to test the extent to which research findings about the relationship between culture, societal expectation and entrepreneurial intentions are applicable within the Ghanaian context. This study adopted a cross-sectional survey of a study sample of SME operators in Ghana. It was mainly quantitative. The study used a sample of 146 respondents who were randomly selected. Pearson’s Product Moment Correlation Coefficient Test (Pearson r) was used to test the relationships between the variables. The study revealed that there are relationships between a person’s cultural/ethnic background, societal expectations, their sex and educational levels and their entrepreneurial intention. Members of the Akan ethnic group (the largest ethnic group in Ghana) tend to have less affiliation towards extensive education, but have very high entrepreneurial intentions often leading to the establishment of businesses; Ewes are equipoised between a high proclivity towards extensive education and medium level entrepreneurial intentions; Ga-Adangbe group as well as the Guans had lesser inclination towards business whereas people from the Northern belt have less inclination towards extensive education and a average attitude towards self-employment or Entrepreneurial Intention. The study also found that a generalized education was not sufficient to produce entrepreneurial inkling in people as propounded by some researchers but rather a focused education in entrepreneurship. The present study has tremendous implications for government policy on education and the economy in Ghana.

Keywords: Culture, societal expectation, entrepreneurial intentions, ethnic groups, Ghana

Introduction
Research on entrepreneurial intention has been extensive and the approaches to the study of entrepreneurial intention have been varied. One principal area in which entrepreneurial intention has been researched is its relations to culture, religion and societal influence. Culture has been identified as either a driver or inhibitor of entrepreneurial activity (Nguyen et al., 2009). Following Hofstede’s (1980) classification of culture as a set of shared values and beliefs which influence behaviour, Hayton et al., (2002, p.33) also proposed that culture was more likely to regulate “the degree to which society considers entrepreneurialbehaviours, such as risk-taking and independent thinking to be desirable”. Risk-taking, independent thinking (locus of control), innovativeness have also been proposed as traits of entrepreneurs (De Pillis & Reardon, 2007). One principal theory, Ajzen’s (1987, 1991) Theory of Planned Behaviour underlies this study. Ajzen’s (1987, 1991) theory postulates that an individual’s behaviour is first intended and then planned and such behaviour is often influenced by social pressures. Social pressures emanate principally from “persons of personal relevance” who include friends, family, members of ethnic groupings and general society. In this study, we focus mainly on culture, education and societal expectation as drivers of entrepreneurial intentions.

Culture
Culture has been defined as “the collective programming of the mind which distinguishes members of a group or category of people from another” (Hofstede, 1991, p. 5); a set of shared values and beliefs
that in turn determine socially acceptable behaviours (Hofstede, 1980). In order to understand the
behaviour of a person or a group of people, one needs to understand their culture. Culture draws the
behavioural patterns of a person or a group of persons. Hofstede (1991) itemizes four dimensions of
culture which or the blend of which can be found in every culture: There is ‘power distance’,
‘individualist versus collectivist’; ‘femininity versus masculinity’ and ‘avoidance of uncertainty’. Power
distance between men and women, young and old, vary from culture to culture. Power distance refers
to the variation in power and authority considered acceptable in society. It can go from low, to
moderate to very large distance. Individualism refers to singleness of action, purpose, mindset and
accomplishment. It is one of the bedrocks of the entrepreneurial spirit often manifesting in internal
locus of control, self-confidence, high need to achieve etc. whereas collectivism connotes joint or a
conjoining of efforts, purpose and accomplishment.

The concepts of femininity or masculinity take their root from Greco-social values of society where a
masculine society is associated with emphasis on achievement, assertiveness, competitiveness whereas
femininity is related to being family and relationship minded. Here there is greater emphasis on
relationship, friendliness, tenderness and family over and above work and achievement. Uncertainty
has many areas of relatedness. In business, it is related to risk. Whereas in religion, uncertainty is
acceptable, in business it may have varying levels of acceptability. This four-dimensional construct
was later expanded into nine dimensions by the GLOBE. Thus achievement-orientation orientation,
future-orientation, assertiveness, group collectivism, gender egalitarianism, humane orientation, power
distance, family collectivism and uncertainty avoidance. These two constructs (Hofstede’s and
GLOBE’s) form the basis for the understanding of national or ethnic cultures and their effect on
entrepreneurial intentions and activities.

Again, Ferreira et al., (2012) conducted a model study of entrepreneurial intention- an application of
the psychological and behavioral approaches- using self-administered questionnaire on a sample of
secondary students. Items measured in this research included demographic characteristics, behavioural
and psychological constructs and entrepreneurial intention. The results of the study showed that need
for achievement, self-confidence, and personal attitude positively affected entrepreneurial
intention. Furthermore, subjective norms and personal attitude affected perceived behavioural control. These
findings could have a significant impact on knowledge of the contributions of behavioural and
psychological theories to the entrepreneurial intention (Ferreira et al., (2012).

Valliere (2014) surveyed 144 young people with an express interest in becoming educated in business
and entrepreneurship, located in Bhutan and Canada based on Steven Hofstede’s dimensions of
national culture, two dimensions of social values from the world values survey and the three
dimensions of McClelland’s need for achievement. The results of the study showed significant and
wide-spread differences in the measures of culture and social values. On the measures of achievement
motivation, results showed that the Bhutanese youth differ only in a significantly lower need for
demonstrating mastery. Culture was also found to have a broad effect on the level of entrepreneurial
activity as well as the market for the entrepreneurial activity (Valliere, 2014). This is especially true in
multi-ethnic societies that have distinct cultures. An earlier work discovered that an individual’s
viewpoint on what constitutes an entrepreneurial activity and their response to it were heavily
influenced by their culture (Beeka and Rimmington, 2011). In that respect, an individual’s perception
of an entrepreneurial opportunity is not only shaped by their personal traits but more by their cognitive
process formed out of their cultural context (Busenitz and Lau, 1996). Another direct effect of culture
relates to its influence of the creation of the social and institutional environment. These in turn shape
the outlook of individuals towards entrepreneurial activity (Freytag and Thurik, 2006).

Malach-Pines et al., (2005) in an exploratory, interdisciplinary, cross-cultural study attempted to
examine the hypothesis that in a country, where entrepreneurs have high status, individuals will
describe themselves as more entrepreneurial, will exhibit greater risk-taking tendency and more will be
involved in entrepreneurial activity. Using a self-report questionnaire that was developed for purpose of the study on a sample of 89 American MBA students 132 Israeli MBA students and 123 Hungarian MBA, the researchers found that the Israelis MBA students perceived entrepreneurs as having higher social status than Americans and Hungarians. Israelis also demonstrated greater risk taking expressed in the readiness to leave a secure job to join a start-up. Israelis and Americans rated themselves higher than Hungarians on initiative, love of challenge and independence, the three traits rated highest by actual entrepreneurs. They also found that in place of the trait approaches and other theories underpinning the study of the entrepreneurial spirit, the studies conducted in Israel revealed that the entrepreneur has taken on the status of a cultural hero and a motivator. They have assumed the position of role models and source of inspiration for would-be entrepreneurs. An individual’s sense of culture is knowledge acquired through the activities and modelling of entrepreneurs who function as cultural heroes, symbols and artifacts (Malach-Pines et al., 2005).

Marques et al., (2012) studied entrepreneurial intention (EI) and the factors precipitating the formation of EI among secondary students using questionnaire-generated data which was analysed with structural equation models (SEM) to measure the causal relationships among different constructs. The results showed that the EI of secondary school students was influenced by demographic, psychological and behavioural factors. However, prior engagement or experience in entrepreneurship had no influence on the students’ entrepreneurship intentions for the future. In another study by Pruett et al., (2009) of over 1,000 university students in the USA, Spain, and China, it was found that across cultures, university students shared generally similar views on motivations and barriers to entrepreneurship. Further, while cultural and social dimensions explain only a small portion of intentions, psychological self-efficacy (disposition) was also an important predictor. Results of the study of a random sample of 356 business administration, health sciences and law faculty students across two Turkish universities indicated that individual factors such as locus of control, entrepreneurial self-efficacy (ESE), social network, and access to capital have significant impacts on entrepreneurial intentions of students.

However, the results showed that the university environment does not have any significant impact. (Sesen, 2012). Rodrigues et.al. (2013) conducted a study consisting of a sample of secondary students ranging from 14 to 15 years old. Data were collected through a questionnaire and analysed by univariate statistics and structural equations modelling (PLS) to measure the relationship between the societal expectation and cultural values and entrepreneurial intentions. The results demonstrated a relationship between cultural values and entrepreneurial intentions. The propensity to risk negatively influences entrepreneurial intentions, while self-confidence and the need for achievement positively influence the construct. The research reported no statistical significance in the relationship between tolerance and ambiguity, locus of control and innovativeness with entrepreneurial intentions. Altinay and Wang (2011) collected data through 139 face-to-face structured interviews with Turkish ethnic entrepreneurs in London, UK. The study illustrated that educational attainment of an entrepreneur made a positive impact on a person’s entrepreneurial orientation. Again, educational attainment equipped business owners with the skills and reflective mindsets of understanding customers and responding to their needs.

In another study of the measures of personal efficacy, achievement motivation, ambiguity tolerance, attitudes toward entrepreneurship, and entrepreneurial intention done on a sample of 208 participants drawn from undergraduate and MBA programs in Ireland and the US. It was found that the decision to become an entrepreneur differed from culture to culture (De Pillis and Reardon, 2007). US participants appeared to perceive entrepreneurship as a socially sanctioned and appropriate outlet for their achievement motivation. While achievement motivation correlated with entrepreneurial intention for the US participants, the result did not show same correlation between entrepreneurial intention and achievement motivation for the Irish subjects. The findings of the researchers above indicate among others that there is a relationship between a person’s Psychological Orientation (PO) such as ‘the propensity to risk’, ‘self-confidence’, ‘the need for achievement’, ‘tolerance of ambiguity’, ‘locus of control’ and ‘innovativeness’, ‘self-efficacy’ AND Entrepreneurial Intentions (EI) AND between a person’s Psychological Orientation (PO) and their Cultural and Socio-religious Milieu (CSM).
Societal Expectation

A review of literature produces a gamut of findings most of which corroborate in their conclusions about the influence of societal expectation on entrepreneurial intentions (E.I.). These findings though regional or mono-cultural in their basis, provide strong empirical evidence that there is a relationship between societal expectation and a person’s entrepreneurial intention and consequently the growth of entrepreneurial activity in a country. Ajzen (1991)’s theory of planned behaviour proposes that a person’s behaviour can be influenced. In particular, the theory suggests that a person’s perception of “persons of personal relevance” (e.g. friends, family, neighbours etc) and the relevance of their approval or disapproval of a decision can significantly influence them to behave or not to behave in a particular way and in this case, to start an entrepreneurial activity. The more favourable the expectation and greater the societal pressure, the more likely is the person to engage in stated or expected behaviour.

Reardon (1991) and Reardon et al., (1989) proposed the ‘appropriateness-consistency-effectiveness model of persuasion (ACE) to explain the theory of planned behaviour. He proposed that there are at least three concerns that influence a person’s decisions. These include: appropriateness (what others do or approve of); consistency (what fits with the receiver’s self-schema) and effectiveness (what is likely to bring expected outcomes. From this standpoint therefore, a person’s pre-disposition towards what others think or wish (appropriateness) is more like to inspire a person’s behaviour than ‘consistency’ and ‘effectiveness. A potential entrepreneur who does not conform to others’ opinion is more likely to be influenced by what is consistent with his self-concept or capability (De Pilles and Reardon, 2007). Cross-cultural studies conducted by several researchers have found out for instance, Americans often speak of the big ‘American Dream’ because it has been consistently ingrained into their psyche through cultural assimilation. The drive and passion to be successful therefore comes naturally to an American, the failure or let through of which is considered as a sign of failure on the part of an individual American.

The Ghanaian Context

Ghana, which was the first colonized nation in Africa to gain its independence in 1957, is a multi-ethnic and multi-cultural country. Generally, most Ghanaian cultural values are not written but verbally transmitted from generation to generation. They are the unspoken norms of our cultures. According to the Ghana National Commission on Culture (2015), there are 60 main ethnic groups each characterised by cultural values and traditions that give identity to their ethnic group and from which an aggregate of several hundred dialects can be derived (National Commission on Culture n.d). These ethnic groups have areas of cultural similarity but also differ greatly in other aspects of their cultures. The commission also delineates Ghanaian cultural values as: “those enshrined in concepts of human dignity, attitudes to nature and the environment, law and order, honesty and truthfulness, unity and peace, self-reliance and dignity of labour, family community and national solidarity”. In the 80s, Moser (1993) suggested that Ghana’s patriarchal heritage had served to support the typecasting of males as the main breadwinners thus relegating females to back burner positions. Entrepreneurial activity by women was therefore not expected. Ghanaians also generally share in value of family collectivism, one of the elements of the GLOBE culture construct as postulated in Akuoko (2008). However, Ghanaian culture like all others has not been static. The patriarchal domination of the world of work and entrepreneurism is giving way to greater female participation in organised work and entrepreneurism. The traditional family system is also gradually giving way to nucleus family system thereby enhancing individualism and self-reliance.

The interplay of these dimensions varies from culture to culture whereas in some ethnic groups or cultures, there is high avoidance of uncertainty, in others there is high proclivity towards risk coupled with individualism. Whereas work has been done on the influence of culture on entrepreneurial intention globally, there is very little known about similar work in the Ghanaian context. In this research therefore, we examine the extent to which Hofstede (1991)’s four-dimensional construct of
culture as well as GLOBE’s nine-dimensional construct are applicable in the Ghanaian cultures. This research is therefore significant because it can inform the development of curricula on regional bases and inform government policy on regional development. Findings of the research will also serve as basis for cultural sensitization campaign and for cultural re-orientation towards development as indeed research has established that entrepreneurial activity is a pre-requisite and predictor of development nationally and regionally (European Commission, 2003; Linan et al.,2005).

Research objectives
In addition to adding to knowledge on the influence of culture on Entrepreneurial Intention, this research will also seek to fulfill the following objectives:

a. To identify the cultural factors that contribute to entrepreneurial intention or the lack of it among selected samples of 5 principal ethnic groupings in Ghana: Ewes, Ga-Adangbes, Guans, Akans and Northern Groups.
b. To identify and evaluate the significance of the relationships between elements within each culture and entrepreneurial intention.
c. To provide a framework for cultural re-orientation among the ethnic groups towards greater entrepreneurial intention leading to greater entrepreneurial activity.
d. To contribute to theory on the influence of societal expectation and culture on entrepreneurial intention to cover culturally-diverse nations so as to provide validity to current thinking or finding in this area.

Hypotheses
On the basis of Hofstede’s dimensions of national culture which was used in the work of Pruett et al., (2009) and Pillis and Reardon (2007), this research hypothesizes that:

H₁: There will be a relationship between a person’s ethnic affiliation and his/her entrepreneurial intention

H₂: There will be a relationship between societal expectation and a person’s entrepreneurial intention

H₃: There will be a relationship between a person’s educational background and his/her entrepreneurial intention

H₄. There will be a relationship between a person’s sex and entrepreneurial intention

Methodology
This study was a cross-sectional survey of a study sample of SME operators in Ghana. It was mainly quantitative in nature and therefore its findings can be generalized for the entire population with a certain level of accuracy. The study population was all operators in the SME sector in Ghana however a total of 146 respondents were randomly selected. Before the main study was carried out however, a preliminary analysis based on data collected on a sample of 30 from a cross-section of Small and Medium Scale Enterprise (SME) operators from various ethnic groups was first carried out and the findings suggested that there was a relationship between a person’s cultural background, societal expectations and their level of entrepreneurial intention.

Based on Hofstede (1991) and GLOBE dimensions on national culture and Reardon (1991), Reardon et al., (1989) proposed ‘appropriateness-consistency-effectiveness model of persuasion (ACE) model to explain the theory of planned behaviour., two scales were developed to measure the relationship between ethnic Affiliation and its related cultural values on Entrepreneurial Intention (EI) and Societal Expectation and Entrepreneurial Intention. Other variables that were tested included the relationship between Sex and E. I and between Education and E.I. Cronbach’s alpha reliability measure of 0.74 was used. Some of the sample of items for the scale on the effect of ethnic Affiliation and cultural values.
on E.I included: ‘My ethic group attaches importance to achievement, heroism and assertiveness’; ‘My ethic group celebrates material success and frowns on failure’; ‘My ethic group values tenderness and concern for others’; ‘My ethic group values relationship, cooperation, group work’; ‘My ethic group decision-making and quality of life’; ‘My ethic group prefers Collectivism’; ‘My ethic group prefers exerting Individual efforts’; ‘My ethic group resents success and high achievement’. For the scale on ‘Societal Expectation’, some of the items on the scale included: I took encouragement from members of my family are into businesses; ‘Friends who were already in businesses; ‘Expectations from ethnic group to go into business’; ‘Expectations from society to do some business’; ‘To prove to my ethnic group that I can make it’. Pearson’s Product Moment Correlation Coefficient Test (Pearson r) was used to test the relationships between the variables.

Results
The results have been presented in a descriptive and inferential statistical format. The demographics such as sex, education and age were presented in the descriptive form such as graphs whiles the inferential analysis was employed for the analysis of the research hypothesis. There were four research hypothesis formulated for the study which were analysed for their statistical significance using Pearson’s Product Moment Correlation Coefficient Test (Pearson r) The Pearson test is useful in determining the strength and direction of the relationship between variables. Below are the results of the study in tabular presentation

Demographics
The table below provides the demographic characteristics of the respondents.

Table 1: Summary of Demographic Characteristics (n=150)

<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>82</td>
<td>56.2</td>
</tr>
<tr>
<td>Female</td>
<td>64</td>
<td>43.8</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Young</td>
<td>94</td>
<td>64.4</td>
</tr>
<tr>
<td>Old</td>
<td>52</td>
<td>35.6</td>
</tr>
<tr>
<td>Level of Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lower level education</td>
<td>102</td>
<td>69.9</td>
</tr>
<tr>
<td>Higher level education</td>
<td>44</td>
<td>30.1</td>
</tr>
<tr>
<td>Religion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christian</td>
<td>126</td>
<td>86.2</td>
</tr>
<tr>
<td>Moslem</td>
<td>16</td>
<td>11.0</td>
</tr>
<tr>
<td>Atheist</td>
<td>1</td>
<td>0.7</td>
</tr>
<tr>
<td>Traditionalist</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>0.7</td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>59</td>
<td>40.4</td>
</tr>
<tr>
<td>Single</td>
<td>82</td>
<td>56.2</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2015 (n=146)

Relationship between Ethnic Affiliation and E.I
The first hypothesis of our study is that there is a relationship between a person’s ethnic affiliation and their entrepreneurial intention. The Pearson Coefficient r test in table 2 shows that there is no significant relationship between ethnic affiliation and entrepreneurial intention [$r=0.089$, $p=0.05$] as can be seen from table 2 below.
Table 2: Pearson Product-Moment Correlation between Ethnic Affiliation and Entrepreneurial Intentions

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>r</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethnic Affiliation</td>
<td>146</td>
<td>2.06</td>
<td>1.44</td>
<td>0.089</td>
<td>0.143</td>
</tr>
<tr>
<td>Entrepreneurial Intentions</td>
<td>146</td>
<td>20.51</td>
<td>4.91</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2015 (n=146). $p$ significant at 0.05

This means a person’s ethnicity did not have any influence on their entrepreneurial intentions. Earlier studies by Pruett et al., (2009), De Pillis and Reardon, (2007), Busenitz and Lau, (1996) Freytag and Thurik, (2006). Valliere (2014) and Beeka and Rimmington (2011) suggested that culture had various degrees of influence on a person’s entrepreneurial intention and on entrepreneurial activity as a whole. The findings of this study however do not support those assertions. A possible explanation is the multi-cultural nature of African nations (Oppong, Agyemang and Arkorful, 2013) making it difficult to empirically test the cultural dimensions proposed by GLOBE and Hofstede (1991).

Relationship between Societal Expectation and E.I

The study also sought to examine the relationship between societal expectation and entrepreneurial intentions based on Ajzen (1991)’s theory of planned behaviour which proposes that a person’s behaviour can be influenced by the perception of “persons of personal relevance” (e.g. friends, family, neighbours etc) and their approval or disapproval. Reardon (1991) and Reardon et al., (1989) proposed ‘appropriateness-consistency-effectiveness model of persuasion (ACE) to explain the theory of planned behaviour. The model includes: appropriateness (what others do or approve of); consistency (what fits with the receiver’s self-schema) and effectiveness (what is likely to bring expected outcomes). This study sought to examine the application of this model and found that there was a significant positive relationship between societal expectation and entrepreneurial intention ($r=0.286$, $p=0.000$).

Table 3: Pearson Product-Moment Correlation between Societal Expectation and Entrepreneurial Intentions

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>r</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Societal Expectation</td>
<td>146</td>
<td>60.38</td>
<td>7.51</td>
<td>0.286</td>
<td>0.000</td>
</tr>
<tr>
<td>Entrepreneurial Intentions</td>
<td>146</td>
<td>20.51</td>
<td>4.91</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2015 (n=146). $p$ significant at 0.05

This means that our respondents’ behaviour was occasioned by the perception of “persons of personal relevance” (e.g. friends, family, neighbours etc.) (Ajzen, 1991) who either approved or disapproved their behaviour (Reardon, 1991) leading to behavioural intention.

Relationship between Sex and Entrepreneurial Intention

One of the nine dimensions proposed by GLOBE to examine a person’s entrepreneurial intentions and activities is gender egalitarianism. For the Ghanaian context, Moser (1993) advocated that Ghana is patriarchal and therefore entrepreneurial activity by women was not expected. Our third hypothesis was that there is a relationship between a person’s sex and entrepreneurial intention. The demographic representation of our respondents showed females to be 43.8% of the total number surveyed and Pearson $r$ test gave a value of $-0.163$ at a $p$ value of 0.024 showing that there is a significant negative relationship between sex and entrepreneurial intention. In the Ghanaian context therefore, we find that one’s sex is neither a barrier nor indeed an advantage in precipitating entrepreneurial intention or participation in entrepreneurship.
Table 4: Pearson Product-Moment Correlation between Sex and Entrepreneurial Intentions

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>r</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td>146</td>
<td>1.44</td>
<td>0.49</td>
<td>-0.163</td>
<td>0.024</td>
</tr>
<tr>
<td>Entrepreneurial Intentions</td>
<td>146</td>
<td>20.51</td>
<td>4.91</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2015 (n=146). \( p \) significant at 0.05

**Relationship between Education and Entrepreneurial Intention**

Studies done by several researchers have consistently sought to postulate that educational attainment of an entrepreneur made a positive impact on a person’s entrepreneurial orientation (Altinay and Wang, 2011). These perceptions are carved from the Bandura’s (1997) social cognitive theory and Bird’s (1988) model of intentionality. These two concepts lead to the understanding that social and personal backgrounds interact to structure entrepreneurial intentions in people. Therefore it is a given that education is likely to promote entrepreneurial intention in a person through a rational-analytic and cause-effect thinking process and acquisition of skills (Erikson, 2003; Sesan, 2013; Lewis et al., 2013; etc.). This research therefore hypothesized that as an aspect of a person’s social milieu and culture, there was a relation between education and entrepreneurial intention (Hypothesis 3). In our study, however, whiles we tested for and found a relationship between general education and entrepreneurship, this relationship was significant but negative at \( r = -0.137 \) with \( p \) value of 0.049.

Table 5: Pearson Product-Moment Correlation between Education and Entrepreneurial Intentions

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>r</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>146</td>
<td>3.15</td>
<td>2.08</td>
<td>-0.137</td>
<td>0.049</td>
</tr>
<tr>
<td>Entrepreneurial Intentions</td>
<td>146</td>
<td>20.51</td>
<td>4.91</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2015 (n=146). \( p \) significant at 0.05

The higher the level of our respondents’ education, the less inclined they were towards entrepreneurship. Whiles the reverse may be true in other cultural milieus, the evidence from Ghana rather supports the stereotypifications about ethnic groupings in Ghana as indicated above. The demographics of our study show respondents of higher educational levels to be 30.1%, with 69.9% of the remaining being in the lower education brackets. Of the 69.9% (102), 75 representing 51.3% of respondents (SME operators) were Akans. See table 4 below.

Figure 1: Ethnic Affiliation
This means that, in the Ghanaian context, general education is not a predictor of entrepreneurial intention. Rather, a focused entrepreneurial education is expected to provoke entrepreneurial intention (Carla et al., 2012; Lundstrom and Stevenson, 2002; Birdthistle et al., 2007; Cheung and Au, 2010; Paco et al., 2011a,b; Rodrigues et al., 2012) following the Bandura (1995) and Bird (1988)’s theories.

**Discussion and Conclusion**

The findings of this study indicate that whiles culture may hold sway over the planned behaviour of people generally, the application of GLOBE and Hofstede (1991) dimensions on culture have to be contextualised. It provides that people in Ghana may vary significantly in terms of the factors that can stimulate entrepreneurial intention in them. A study among highly educated entrepreneurs is likely to result in a different outcome because of the impact of such other factors such as access to capital, entrepreneurial education, investment opportunities, political and economic environments etc. It is significant to note that our findings reveal that there is no clear homogeneity in our varied cultures so as to give credence to GLOBE’s nine-dimensional attributes of culture. However, the ACE model proposed by Reardon (1991) and Reardon et al., (1989) has been useful in explaining the source and cause of entrepreneurial intentions among our respondents.

This study concludes that culture is not sufficient to explain a person’s entrepreneurial intentions; a generalized education does not produce a desire in people to go into business neither can entrepreneurism among Ghanaian folk be explained along the basis of sex. However, stereotyping remains a tested artifact among Ghanaians as mentioned in our introduction. The research findings have tremendous significance for policy development in Ghana. It calls for stakeholder attention to remedy the shortfalls in Ghanaian education to increase entrepreneurism capital of our nation if indeed this nation can gain from the contribution of the small and medium sector as the engine of growth. Again greater attention should be paid to the informal sector as important stakeholders of the nation’s economic wellbeing. Economic policies and tax laws should serve as an incentive rather than a disincentive seeing the contribution they make towards our per capita gains.

**Recommendations**

A follower-up study is recommended to examine the poor levels of entrepreneurism among the highly educated citizenry as our findings indicate that they were in the minority among the SME operators. This study should adopt the mixed method approach in order to capture all the nuances of reasons inhibiting entrepreneurism among Ghanaians in general and among highly educated people in particular.

Secondly, it is recommended that education providers, particularly at the tertiary level should teach entrepreneurism at all levels especially in business schools to encourage an increased orientation towards entrepreneurial activity among tertiary graduates.

Thirdly, governmental attention should be focused on making the private sector attractive by making policies that will make self-employment attractive to university graduates and other tertiary graduates. These can include policy to govern the setting of interest rates, policies on property rentals, flexible terms for debt financing and policy on taxation.

**Reference**


