



THE EFFECTS OF CULTURAL VALUES AND PRACTICES ON THE DEVELOPMENT OF SMALL AND MEDIUM SCALE ENTERPRISES IN THE ASHANTI REGION OF GHANA

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Abstract: *Ghanaian community is made up of multi ethnic groups with each group having their own unique culture and societal norms. These norms and cultural practices have significant influence on the business community, with the small businesses being mostly affected.*

The study aims at identifying the various cultural values and practices of the Ashanti's of Ghana, suggest ways reduce their negative impact on businesses and encourage those with positive impact on the development of small businesses for effective growth and development.

The study involves one hundred and twenty small businesses in the Ashanti Region of Ghana with different backgrounds and set-ups to ascertain the impact of the various cultural and societal norms on the growth and development of their businesses.

Evidence from this piece of research indicated that societal values such as respect, love, and togetherness, have positive impact on the growth and development of small businesses; while practices such as traditional system of inheritance, taboos and marriage have negative impact on small businesses.

The paper recommend modernization of traditional cultural practices that have negative impact on businesses to meet the current trend in the international business communities, and also help document and improve those practices that have positive impact on small businesses.

Keywords: *Culture, Society, Values, SME's, Ashanti, Region, Ghana*

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INTRODUCTION

Small and Medium Scale Enterprises in Ghana play a very important role in creating employment, generating innovative technology, improving quality of life and entrepreneurship.

The elements of socio-culture such as religion, beliefs, succession, conflicts, ethnicity, respect, etc affects all dimensions in decisions to run business, therefore the need to critically assess the relationship between socio-culture, growth and development of Small and Medium Scale Enterprises becomes paramount.

Entrepreneurs who are the architects of most Small and Medium Scale Enterprises must possess high qualities such as integrating social systems, decent attitudes towards life for effective industrial patterns and economic growth and this cannot be attained outside socio-culture which regulates the behavior of people.

The relationship between socio-culture and the development of Small and Medium Scale Enterprises exposes a lot challenges that have to be looked out for with empirical evidence hence the need for further research into the effects of socio-culture on the growth and development of Small and Medium Scale Enterprises

This research work covers the entire spectrum of socio-cultural practices and its impact on managing Small and Medium Scale Enterprises. The research covers the core socio-cultural values, and the need to impact the best once in the development of Small and Medium Scale Enterprises, while eschew the negative cultural practices that impedes the development of Small and Medium Scale Enterprises in the country.

The research was conducted in one hundred and twenty (120) Small and Medium Scale Enterprises in the Ashanti region, Ghana.

The research also seeks to investigate into other ingredients that affect Small and Medium Scale Enterprises development. The research collates data on the recommendations of business experts both academia and the successful entrepreneurs for decision-making. This research reaches the extent to make suggestion to sustaining Small and Medium Scale Enterprises development

RESEARCH OBJECTIVES

1. To identify various socio-cultural values existing in Ashanti Region.



2. To examine the effects of socio-cultural values on the growth of Small and Medium Scale Enterprises in Ashanti region.
3. To recommend the best cultural practices for the development of SMEs in Ashanti Region of Ghana.

LITERATURE REVIEW

The Ashanti Characteristics and Culture

The Ashanti Region of Ghana is situated around the middle portion of the country. Kumasi is the capital city of the region about and is located about one 280 kilometres from the West Coast of Africa, called the Gulf of Guinea. Out of the ten regions of Ghana Ashanti is the region with the highest population. The Ashanti Kingdom has an interesting socio-economic lifestyle and ceremonies which everyone is expected to participate. The most popular ceremony is funeral celebrations which usually last for several days. Every member of the extended family no matter where he/she live travel home on a funeral occasion. All inhabitants in a village or town and the other towns in the neighborhood will also pay their last respects to a deceased. Expenditure on funeral is therefore always huge and could be a serious financial burden on a family. Having gathered family In each village or town are people of particular importance. The Chief with the elders maintains traditional customs and ceremonies and settle disputes. The traditional priest who is usually also a herbalist provide traditional medicine which can be partly paid for in local items such as a hen and /or eggs, cola nut alcoholic drinks etc. compared to Western medicine which requires cash payment.

Many of these cures are now being investigated by research institutes both in Ghana and elsewhere as alternative remedies for many ailments, including Malaria.

The extended family ties are very strong among the Ashanti. Poorer members of the entire family would usually seek financial assistance from their better off relatives for school fees, medical expenses and other family obligations.

They are usually generous, and the spirit of love and togetherness are always present. Visitors are always welcome, and they would not usually care about how much about how much it might cost them.

The Ashanti system of inheritance is matrilineal it is traced through the mother line.



A man is strongly related to his mother's brother but weakly related to his father's brother. This is apparent in the context of a polygamous society in which the mother/child bond is usually stronger than the father/child bond.

In inheritance, therefore a man's nephew or sister's son will have priority over his own sons. Uncle-nephew relationships therefore assume a dominant position.

The official language of the Ashantis is Twi. They are part of the Akan tribes in Ghana. The language is very rich in proverbs, the use of which is taken to be a sign of wisdom.

The Ashanti's believe in the Supreme Being (God) whom they called (Onyame) or (Onyankopon). They also believe in lesser gods called (abosum) by whom their priest may be possessed. They believe that God is so supreme that He cannot be worshipped directly. The lesser gods therefore act as intermediaries between them and the Supreme Being (Onyame).

They also believe in the existence of the spirits of the departed whom they called (ancestors). They revered the ancestors by pouring of libation and spreading of food on certain occasions.

Failure or success in life is usually attributed a curse or blessing respectively from the ancestors, gods and other spirits like witchcraft.

The Ashanti's have no doubt of the existence of the Kingdom of the Dead called (Asamando) so custom requires that great attention is paid to the proper conduct of burials and funeral celebrations.

Cultural Values

Cultural values are the agreed-upon expectations and rules by which a culture guides the behavior of its members in any given situation. They vary widely across cultural groups. One of the difficulties in examining the cultural effects in relation to entrepreneurial activity is the lack of precise and commonly understood definition of culture McGrath (1992).

Anthropologists suggest that culture is related to the ways in which societies organize social behavior and knowledge, Kroeber and Parsons (1958). Cultural values are defined as the collective programming of the mind which distinguishes the members of human group from another and their respective responses to their environments Hofstede (1980).

Several studies have stressed the influence of cultural factors on entrepreneurship and small and medium scale enterprises from different perspectives Hayton (2002).



Accordingly, when an individual creates a business in a specific cultural environment, this business reflects that cultural environment, for example characteristics, strategic orientation and growth expectation for the business.

Much of the research in entrepreneurship that considers cultural variables has followed Hofstede's (2001). Similar work showing how cultural values at individuals or societal levels are interfered by national culture. According to this view, cultural differences across societies can be reduced to four quantifiable dimensions; uncertainty avoidance, individualism, masculinity and power for preference for acting in the interest of one's self and immediate family, as distinct from dimension of collectivism, which stand for acting in the acceptance of inequality of position. The dimensions of uncertainty avoidance represent preference for certainty and discomfort with unstructured or ambiguous situations. Individualism stands for acting in the interest of one's self and immediate family, as distinct from dimensions of collectivism, which stands for acting in the interest of larger groups in exchange for their loyalty and support. Power distance represents the acceptance of inequality in position and between people. Masculinity stands for beliefs in nationalism and decisiveness rather than service and intuition. Using Hofstede's (1980) concept of culture, researchers have in general hypothesized that entrepreneurship is facilitated by cultures that are high in individualism, low in uncertainty avoidance, low in power distance and high in masculinity Hayton (2002). Anthropologists view entrepreneurship as well as other social processes as cultural processes Greenfield and Strickon (1986) Greenfield and Strickon (1986) In particular the important role of norms and traditions has been demonstrated which although they generally do not inhibit entrepreneurship can do so Stewart (1991). From an anthropology perspective, attention to social and cultural related to the creation of new business has provided interesting contributions to the understanding of entrepreneurship especially through the study of social constraint Garlick (1971) Kennedy (1988) Wiewel and Hurter (1985) and collective approaches family business community-central business, ethnic organizational entrepreneurship to business formation and growth Benedict Dawis (1968)

Socio-Cultural Practices

It is the process by which structural recognition is affected through time, eventually producing a form or structure which is qualitatively different from the ancestral form. An



emerging theory that looks at the important contribution that society makes to individual development. This theory actually stresses on the interaction between people and the culture which they live Vygotsky (2010).

Relationship between Socio-Cultural Practice and SME's.

It is clearly seen that Small Medium Enterprises (SMEs) perform a strategic role in developing economies in countries like Ghana and others. The (SMEs) in Ghana are at high percentage when compared with other “industrial and business” establishments in developing countries. But the crucial question has been risen in the process of advanced industrialization how and what Ghanaian SMEs adopt to run parallel to the changing economic environment to maintain their higher productivity and competitiveness in global markets.

Entrepreneurs must possess high qualities such as integrity, social systems, decent attitudes towards life for effectual industrial patterns and economic growth of the country as key figures in the development process.

Therefore, to create a healthy business environment what is needed is an active social and cultural behaviour of the population, an efficient economy, and meaningful policies and principles that motivates a friendly and fruitful environment by the government. Market and political conditions should be given priority for entrepreneurial development. Hosftede (1980).

Ethnicity and SME's.

The cultural background of entrepreneurs influence their business decisions. The business success with strategies heavily depends on the nature of ties among co-ethnics and on the shape of social networks Roger Waldinger (1990).

Simon (1995) studied the enterprise culture and how entrepreneur influence to act in such not to encourage ethnicity and conflicts. Shapero (1995). Argues that ethnic groups that have produced high number of entrepreneurship are also displaced groups. It is clear that especially among minority businessmen ethnic feeling play an important role in determining the type of business, location of the business and business links Ednna (1980).

Impact of Religion on SME's

The cultural practices in any society basically develop due to religion. It provides the philosophical foundation for beliefs and values “there are two primary reasons for the study



of religions in the world economy. One is the religion as a major element of the cultural environment. The second reason is that religion is a mainspring of culture, an inner determination of many of the external manifestation of culture Vern terpstra (1996).

Culture and Work Ethics

Work ethics in a society is largely influenced by its culture and it has a direct relationship to its value systems. Every society has a set of values and this differentiate people from one another. And the involvement of protestant in whatever they were engaged. Weber stressed two factors. Firstly, the religious belief was that man's primary responsibility was to do his best in whatever his role is. God has assigned in life rather than to redraw from society and devote himself entirely to God which was to be the highest deal as thought by Catholic Church. Secondly the Protestants have believed that God determined in advance which souls should enter heaven hence the belief that a man might feel assumed that could be one of those elected souls if he made a consistent effort to do his duty in the world not simply by good deeds Swami Prabha (1994).

Some values are required to be optimized such as controlled greed, stock dignity, pursuit pleasure, righteousness in envy, pride, anger and violence, efficiency and work ethics, camaraderie and fraternity, trust and cooperation, transparency and honesty, piety, harmony with self destiny Thirakurel (1994).

Entrepreneurial Culture

Rao and Abraham (1986) said the value based entrepreneurial culture refers to the sum total of dynamic and innovative ways and means in which an organization responses to changes in the environment. The value base refers to the spirit of openness, conformity, trust, authenticity, proactively, creativity, innovation, collaboration, experimentation and confrontation. These values form a corporate culture where everyone works as a member of an effective organizational team so as to contribute to the achievement of organizational goals.

Gibb (1987) suggested that an enterprise culture is the set of values, attitudes and beliefs supporting the exercise in the community of independent entrepreneurial in a business context.

The implication of this approach is that enterprising individuals differ from others at least some of their values and beliefs and in their goals and ambitions, although these are not



necessary directly observable characteristics. And he describes enterprise as the exercise of its attributes in and the entrepreneur, he suggests, is someone who demonstrates a more use of these attributes in a particular task context, usually in business or commerce Ridding (1986).

Hofsted (1994) defines culture as mental programming, every person carries within himself or herself patterns of thinking feelings and potential acting which were learnt throughout their lifetime. It is the collective programming of mind, which distinguishes the members of one's group or category of people from another.

Generosity

Generosity is the habit of giving freely without expecting anything in return. In Ghanaian context generosity is part of the cultural set up and this transcends into their family businesses because they family set up covers the niece, aunts, nephews, brothers, sisters, uncles, mother and father. Assistance of any kind could be given by any of the members that make up the family. The help to the family business could be financial, material, building or labour. It should not also be forgotten that the members of the family keep close monitoring in the activities of the family firm and this sometimes has both positive and negative consequences on survival of the business. *Songsore-* (2009).

Ashantis Beliefs and Cultural Practice

The major beliefs and cultural practices of the Ashanti's are summarized below and this will form the basis of the methodology data analysis and findings:

- Beliefs in gods and the ancestors' witchcraft and other spirits
- Belief in Taboos
- Deep Respect for Chiefs and Elders in General
- Funerals Celebrations
- Extended Family System
- Matrilineal System of Inheritance
- Marriage
- Love, Oneness, Togetherness and Belongingness,



METHODOLOGY

Sampling Size and Sampling Techniques

A sample size of 120 respondents was chosen for the research. This is because it would have been difficult to collect data from the entire SME's population. The researcher used convenience sampling and purposive sampling techniques for the study.

Convenience sampling techniques was used to sample respondents from the SME business owners. De Vos 1998 states that convenience sampling is the rational choice in cases where it is impossible to identify all the members of a population.

A purposive sampling technique was used to select respondents from management of SME's. According to Sunder et al..(2007) purposive sampling enables the researcher to use his or her judgment to select cases that will best answer his or her research question(s) and to achieve his or her objective. Neuman (2000) also states that purposive sampling helps the researcher to select case that is particularly informative. The researcher therefore purposefully selected the head of SME's for exclusive interview.

Data Collection Instruments and Design

The researcher used both primary and secondary data sources as part of the data collection instrument. The primary data was in the form of question that was used to elicit views from the respondents. Interview which is also a primary data source was used to elicit information from the SME's owners chosen.

Secondary data used in the study were in the form of scholarly materials obtained from text books, the internet, other presented thesis as well as Ghana Small- Medium Enterprises (SMEs) directory (2010).

As part of the procedure for collecting data, questionnaires were distributed to the respondents to express their views freely while close questions were provided so as to allow the respondents to express their views freely while close questions were used in restricting the respondents to some specific areas that would provide the researcher with a reliable and valid data for analysis.

An in depth interview was conducted with eight managers of SME businesses. The questions were centered on achievements and the challenges of SME businesses.



Data Analysis and Presentation

The analysis was based on the demographic characteristics of respondents, research questions and objectives as well as related literature. Descriptive statistics including frequency and percentages, bar graphs and pie charts were used to analyze the quantitative information gathered from respondents to ensure easy and quick interpretation of data. Qualitative data were also analyzed for information emerged from interviews with the SME owners in Ashanti region.

Cross tabulation was done on the demographics. Relationships between the SM|E business owners and the management and the quality of management style applied in the various organizations.

As most of the large companies in Ghana started as small business with certain core values for sustainability and continuity for economic growth and expansion, there has been the need to formalize the family values for effective management and growth of the SME's.

The secret of success of most of the SME's has been the family values such as respect for Elders, collectivity and belongingness, we-feeling, sustainability of family assets, succession and above all protection of family dignity.

Nevertheless, the need to formalize family values will help effective management and growth of SME's. There have been dramatic increase and growth in family values which have to be formalized and restructured for effective management and growth.

The SME's have great impact on the Ghanaian domestic economy in terms of production and provision of employment hence firms face internal and external problems which have to be addressed through formalization of family values which are the basis of the formation of SME's.

Findings

This chapter presents the analysis and discussion of the results of the study. It covers: the socio-economic characteristics of SME'S in Ashanti region; the elements in socio-cultural values existing in Ashanti region; the effects of socio-cultural values such as, beliefs in gods and the ancestors, witchcraft and other spirits, taboos, religion, deep respect for Chiefs and elders in general, funerals, the extended family system, matrilineal system of inheritance, marriage, and love on SME'S; challenges and other perceptions.



Table 1: Effect of Indigenous Religion on SME Development

Variable	Frequency	Percent
Strongly Agree	33	27.5
Agree	57	47.5
Not Sure	8	6.7
Disagree	12	10.0
Strongly Disagree	10	8.3
Total	120	100.0

Source: Fieldwork, 2012

From Table 1, it can be seen that 75% of the respondents agreed that indigenous religious belief such as beliefs in gods, ancestors, witchcraft and other spirits have effect on SME development. About 7% percent of the respondents were not sure with this assertion while 18% of the respondents disagreed with this assertion.

Table 2: Effect of Taboos on the Development of SMEs

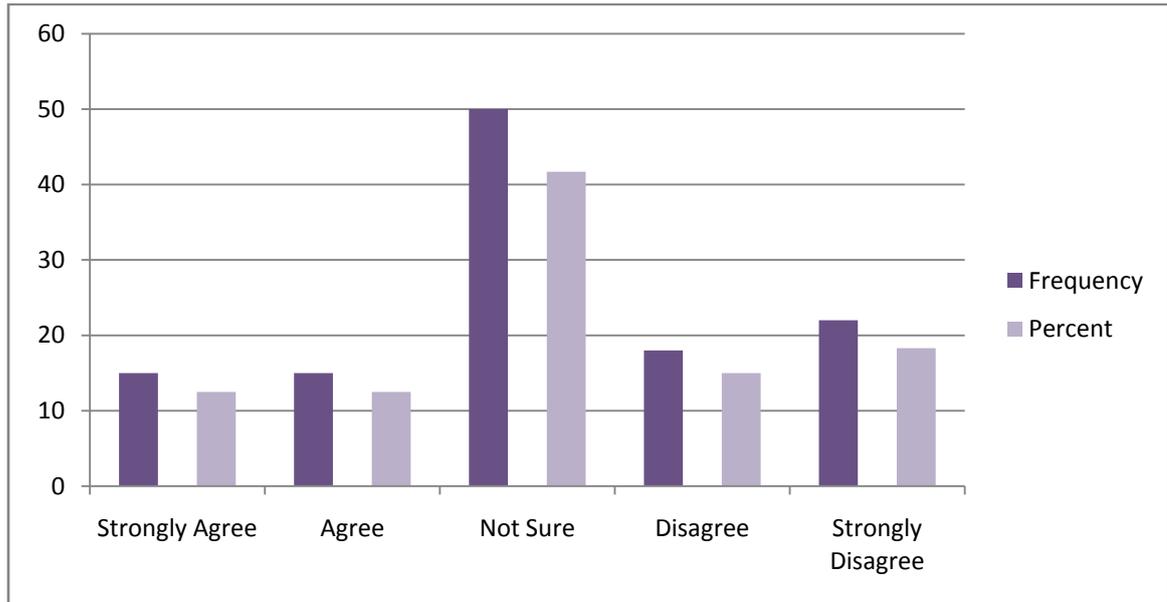
Variable	Frequency	Percent
Strongly Agree	34	28.3
Agree	34	28.3
Not Sure	24	20.0
Disagree	14	16.7
Strongly Disagree	14	16.7
Total	120	100.0

Source: Fieldwork, 2012

Taboos among the Ashantis are centered sacred days, sex, food, bathing, speech and almost all their everyday activities. Table 2 above, illustrates that about 57% of the respondents agree that believe in such taboos have effect on their businesses. About 20% are not sure of this assertion. Approximately 34% however disagree with the assertion.



Figure1: Effect of Deep Respect for Chiefs and Elders on SME Development



Source: Fieldwork, 2012

In the Ashanti region and Ghanaian Culture in general deep respect for chiefs and elders is always considered a priority. From Figure 1 above, about 24% the hundred of total respondents agreed to the assertion that such deep respects have effect of their small businesses. About 42% of respondents were not sure of this assertion while approximately 33% also disagreed with the assertion.

Table 3: Effect of Funeral Ceremonies on SME Development

Variable	Frequency	Percent
Strongly Agree	10	8.3
Agree	20	16.7
Not Sure	25	20.8
Disagree	40	33.4
Strongly Disagree	25	20.8
Total	120	100.0

Source: Fieldwork, 2012.

Funerals are a major celebration of the Ashantis of Ghana and they spend a lot of money to pay their last respect to the departed. Table 4 above, illustrates that thirty respondents representing 25% agreed with the assertion that expenditure on funerals have effect on



their businesses. About 21% of respondents were not sure of the assertion. Approximately 54% of respondents however disagreed with the assertion.

Table 5: Extended Family System And SME Development.

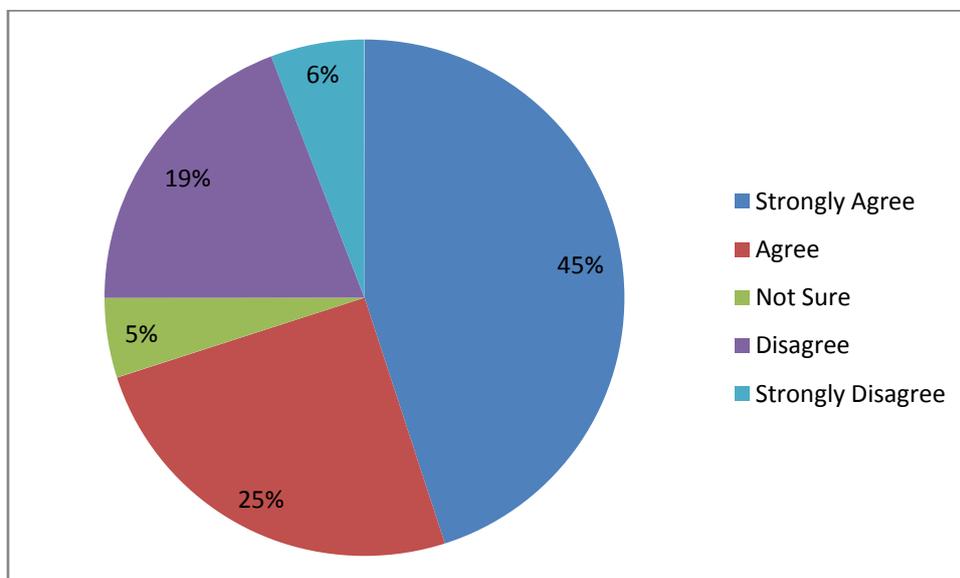
Variable	Frequency	Percent
Strongly Agree	25	20.8
Agree	55	48.8
Not Sure	20	16.7
Disagree	10	8.3
Strongly Disagree	10	8.3
Total	120	100.0

Source: Fieldwork, 2012

In the Ashanti region of Ghana, believe in the extended family system whereby the family is defined to cover mother, father, siblings, nephews and nieces, cousins, grandmother, grandfather etc. and this form an integral component of their culture.

From Table 5 above, it could be deduced that eighty out of the hundred and twenty respondents which represents approximately 70% percent of the total respondents agreed to the fact that the extended family system had effect on their businesses. About 20 respondents representing almost 17% were not sure of this assertion. Another twenty respondents representing the same percentage also disagreed with the assertion.

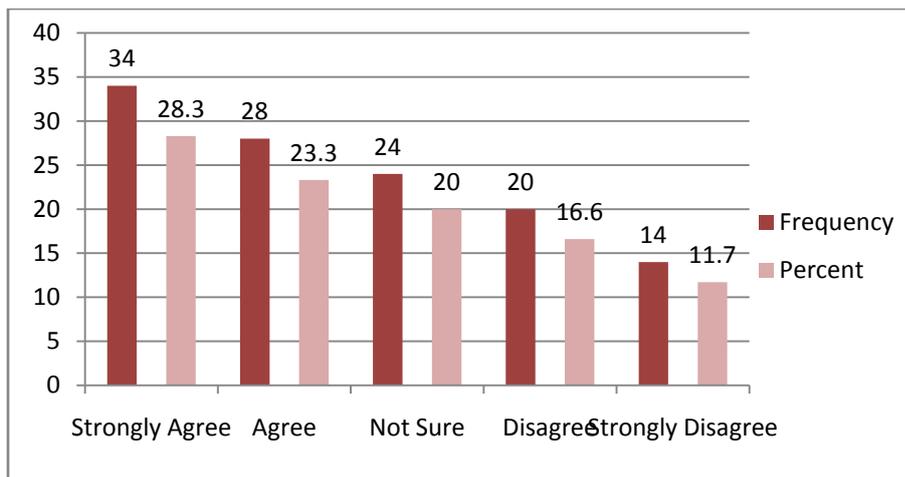
Figure 2: Marilineal Inheritance and SME Development





The Ashantis of Ghana practice matrilineal inheritance that is inheritance through the mother line, Thus a father is in some way compelled to look after his sisters children (nephews and nieces) rather than his own children. Again his properties are also transferred to the nephews and nieces after death rather than his own children. Out of the one hundred and twenty respondents about 70% agreed to the fact that matrilineal inheritance has effect on their business. About 25% disagreed with the assertion while 5% of respondents were not sure about the assertion.

Figure 3: Effect of Changes in Marriage and SME Development



Source: Fieldwork, 2012.

The Ashantis traditional marriage system used to be very moderate in terms of finances, and use to be simple by the presentation of a drink and some few items by the man's family. In modern era however the cultural practice involved in the marriage ceremony and the entire marriage lifestyle has been adulterated by Western Culture. Figure3 above illustrates that sixty-two respondents representing approximately 52% agreed with the assertion that changes in the marriage culture have effect on their business. About 20% of respondents were not sure of the assertion. Approximately 28% of respondents however disagreed with the assertion.

Table 6: Love, Oneness, and Togetherness on SME Development

Variable	Frequency	Percent
Strongly Agree	35	29.2
Agree	32	26.6
Not Sure	30	25.0



Disagree	20	16.6
Strongly Disagree	3	2.5
Total	120	100.0

Source: Fieldwork, 2012.

The Ashantis of Ghana have a will for love togetherness and oneness and this is strongly embedded in their culture. Out of the one hundred and twenty respondents, sixty- seven representing approximately 56% agreed to the fact that such spirit of oneness have effect on their business. About 25% of respondents were not sure of this assertion while approximately 20% representing twenty –three of total respondents also disagreed with the assertion.

CONCLUSION

The main objective of the study was to assess the effect of socio-cultural practices on the growth of SME's in the Ashanti region of Ghana. One set of questionnaire Data collected from respondents was edited and coded for consistency. The results were then computed into percentages and presented in frequency tables for interpretation.

- It is clear that there are various elements in the socio-cultural practices such as religion, beliefs in gods and the ancestors' witchcraft and other spirits, belief in taboos, deep respect for chiefs and elders in general, funerals celebrations, extended family system, matrilineal system of inheritance, marriage, love, oneness, togetherness, belongingness and generosity which have imparted on the growth and development of SME's in the Ashanti Region of Ghana.
- The study also reveals that religious believes such as belief in gods, ancestors, witchcraft and other spirits have impacted negatively on the growth of their businesses in the Ashanti region. Most business failures and decline are usually attributed to these sprits instead of finding positive ways to solve such genuine business problems.
- The analysis of the results indicates that believe in taboos also have similar negative impacts. Business failures and breakdowns are usually attributed to breakdown of taboos related to sex, speech, food etc.
- Deep respect for chiefs and elders as a culture of the Ashanti rather revealed a positive impact on business growth and development. Many small business owners



claim that having respected advice from senior family members and friends have improved their business tremendously. A few however claimed that they had listened to advice from elders which did not help their business but were compelled to listen because of the nature of their culture.

- Majority of respondents did not believe that large amount of money spent on funerals have had adverse effect on their businesses since such expenditure are not so frequent so as to created any negative impact. Minority of the respondents however claim that their capital for business growth have been affected by funeral celebrations.
- Majority of respondents agreed to the fact that the extended family system as part of their culture has created a lot of adverse effects on their businesses. They claim that capital gathered to expand their business is spent unexpectedly on extended family members making it difficult for them to mobilize capital for growth and expansion. Most owners of small businesses also attested to the fact that the Ashanti system of matrilineal inheritance has similar effects like the extended family. One is sometimes compelled to cater for his own children as well as well as members of the extended family system. Sometimes such matrilineal inheritance compel small business owners to employ their family members their behavior which many a time have adverse effects on business growth and expansion.
- The analysis also revealed that small business owners especially young boys have agreed to the fact that expensive marriage ceremonies borrowed from western culture which is not in conformity with their traditional marriage have depleted a lot of their capital which could have been reinvested for growth.
- Respondents also acclaim to the fact that the spirit of love, togetherness, oneness and generosity which is part of their culture have had adverse effect on their business. Most customers usually capitalize on such aspect of their culture to procure items on credit for a long period without making any payments. They sometimes sell to their family members and friends at lower prices and find it difficult to forcibly demand money of items sold to family members and friends on credit .All these reduce their profit and make capital mobilization for expansion very difficult.



RECOMMENDATIONS

Based on the findings and conclusions of the study, the following recommendations are made:

(i) It is recommended that business failures should not be attributed to the gods, ancestors, witchcraft, spirits and sexual, speech and food taboos. Business set-ups are not without problems. Risk and uncertainty are always present. Small business should therefore investigate problems they encounter in their business operations and find positive solutions to them.

(ii) Deep respect for chiefs and elders as part of the culture of the Ashanti is highly commendable. However, it is recommended that business advice should be sought from business experts rather than merely elders of the community.

(iii) It is also recommended that funeral expenses be cut down and excess money spent on such occasions be reinvested for growth and expansion.

(iv) Members of the extended family system could be encouraged to work hard and stop overdependence on small business owners for their survival. The matrilineal system of inheritance could also be modified to stop overdependence on small business owners.

(v) The Ashantis of Ghana should maintain their indigenous culture of marriage which is far cheaper than that borrowed from Western Culture. This will enable young men to mobilize funds for business start-ups.

(vi) The Ashanti's culture of love, togetherness, oneness and generosity is to be maintained but this is to be separated from their business operations. Relatives and friends are to note that business will grow if they pay promptly for goods and services provided by small businessmen in their community.

(vii) It is recommended that socio-cultural practices affect SME's and therefore needs to be considered by the policy makers or take into consideration when policies are being drawn for private sector development which is the backbone of every surviving economy.

(viii) It is furthermore recommended that management of SME's should get close contact with other family members through effective communication and regular meetings to understand their problems.



(ix) It is also recommended that policy makers should involve SME operators in their decisions and policies so that favorable policies could be made to ensure growth and development of in the country.

(x)The researcher recommends that obsolete cultures which militate against smooth operations of SME's in this era of globalization should be modified and very old ones discarded.

(xi) The researcher believes that it is important to implement these recommendations for the benefit of all SME operators and the nation as a whole.

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