

The Impact of Socio-Cultural Systems on the Growth of Small Family Businesses in Ghana

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ABSTRACT

The role of small and medium enterprises in Ghana cannot be overemphasized. They provide the bulk of income for people in most of the deprived communities in the country. In rural Ghana, SMEs are the main source of employment, contribute to community and national development, and serve as a basis of entrepreneurial development. Although statistics on the actual contribution of SMEs to GDP is not readily available, it is assumed to contribute significantly to national income. To capture the contribution of small businesses to national output, it is often computed as part of private sector contribution to national output. In Ghana, most of the small businesses operate as family owned venture. Two important issues motivated the study. First, few empirical works have been done on family businesses as a breeding ground for some larger companies locally. Second, the studies in small businesses have been limited to the few firms that are registered with the National Board for Small Scale Industries (NBSSI) and sometimes the Registrar of Companies, leaving out the significant contribution of other small size family businesses that are not registered. The study therefore seeks to determine how socio-cultural systems affect most of the non-registered SMEs' growth, as well as assess their role in poverty alleviation. The survey technique is employed. Questionnaires were administered to 200 purposively selected small businesses from a selected town in the northern, middle and southern parts of Ghana. Analysis is done using descriptive and inferential statistics. It was found that family business growth is influenced by socio-cultural factors. The study suggests the integration of cultures that promote business growth into the management of small businesses in Ghana.

Keywords: Socio-Cultural Systems, Growth, Small Family Businesses, Ghana

BACKGROUND

The nature of business environment affects the behaviour and survival of every organisation. The forces in the environment of business would both create an enabling environment, providing businesses with opportunities. It at the same time pose threats to the businesses especially small businesses by way of their ability to contribute to the economic development of a country. Meanwhile, the role small businesses play by way of job creation, contribution to gross domestic product and innovation have been found to be the way to poverty reduction and economic growth in developing countries (Beck, Demirgüç-Kunt, & Levine, 2005; Abor & Quartey, 2010, Sarwoko, Surachman, Armanu, & Hadiwidjojo, 2013). The important role of small businesses has been long recognised in several countries including Ghana.

The economic recovery programme and structural adjustment programme embarked upon in many West African countries including in Ghana in the 1980s and 1990s, was a step towards the promotion of small businesses. These programmes resulted in public sector reorganisation, diversification, breaking of monopolistic public organisations as well as non-performing state owned enterprises. This broke the state culture of state dominance in corporate ownership and control. Indeed, some of the large organisations were privatised and so the era of where there are few corporations that often stifled competition due to protection by the state was ended. The new dawn paved the way for the private sector to take over the control of establishing new businesses with the state providing the needed infrastructure; thus creating the enabling environment. The era saw the establishment of new small and medium businesses; hence promoting small business era.

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Today, small businesses provide the bulk of the jobs in Ghana. Although there is no official data available, some empirical evidence suggests that on the average small businesses account for about 60% of employment in most African countries (Ahiawodzi & Adade, 2012) provide about 85% of manufacturing employment in Ghana (Abor & Quartey, 2010). Despite such huge contributions, some experts still think small businesses, if well supported could employ more and contribute significantly to economic growth of Ghana.

As a move to support this, there is Local Enterprise and Skills Development Program (a unique model for community development in Ghana), instituting national award for entrepreneurs, expanding the youth ministry and entrepreneurship as a way to boost creativity and new venture creation (Mensah, 2004; Ahiawodzi & Adade, 2012). This has not boost the setting up of individual businesses, that of family-owned ones, especially in poverty endemic areas of Ghana. Family-owned businesses operated by families jointly with at least one of the staff being a relative of the owner or manager. Family businesses in most cases are started by a family member and succession is planned mainly along family lines. This means that business strategy may be culturally influenced (Blackman, 2003, Ahmad, Halim & Zainal, 2010). The growth and survival of the business is influenced by the culture of the owners. However, existing studies have focused on funding marketing orientation, entrepreneur's (Sorensen & Chang, 2006), as the key indicators that influence small business growth. In Ghana, empirical works have only focused on the few registered at the expense of the unregistered majority. The paper fills these gaps in literature by studying the culture of unregistered SMEs and how culture impacts on growth in the selected poverty endemic regions of Ghana.

LITERATURE REVIEW

Hofstede (1984; 2001) developed the cultural dimensions theory that describes the effects of a society's culture on the values of its members and inevitably its institutions. Among other things, the theory has been widely used in other fields as a paradigm for research including marketing, management and cross-cultural communication (Soares, Farhangmehr & Shoham, 2007). From theoretical perspective, several models have been developed and empirical works have been conducted to explain the critical role of culture in business management, especially family owned ventures. For instance the cultural web model (Johnson, 1992), Schein's three levels of culture (Schein, 1985) and the onion model (Hofstede, 1991).

In the onion model, the image of an onion is used to describe the different layers of culture, where culture is broken down into layers. The surface layers are linked with artefacts, products and patterns of behaviour as part of culture. This is followed by the next covering that makes up beliefs, norms and attitudes. The inner covering symbolises the underlying cultural assumptions and values, an aspect of culture much harder to recognise and understand. However, it is the core of all other layers.

In the iceberg model (Hall, 1976), the likeness of the iceberg with its tiny observable portion on the face of the water and the greater portion hidden under the surface clarify the diversity of culture. Just as the visible portion of the iceberg, culture has the part that is clearly exposed such as clothing, language, gestures, food, music or rituals. The invisible portion is likened to issues such as values, beliefs and attitudes. There is the need for managers to understand both parts to be useful in decision making regarding their business.

There are several empirical works on culture and business organisation and how the different types of culture influence organisations. Smircich (1985) pointed out that national culture is central to proper business functioning. Davel and Tremblay (2003) found that national culture affects performance and effectiveness of family business. National cultures impact has been found to impact on performance, growth and survival of family ventures (Shane, Venkataraman & MacMillan, 1995; Lenartowicz & Roth (1999).

Alwis and Senathiraja (2003) pointed out that because small businesses are often owned by the individuals, there is likelihood that their socio-cultural background including their personality can influence the venture's operations. They added that a sound business creation requires dynamic social and cultural activities of the society, a well-organized economy and the right policies by the government. Most especially so, family venture survival depends to a large extent on something beyond family culture (Denison, Lief & Ward, 2004).

Some studies have made very interesting revelation. Ward and Arnoff (1991) found that customers have greater trust in the venture because members of family name and wealth. This is because often, the wealth of the family is the business. Nonetheless, other studies have also argued against family venture citing unprofessionalism due to their system of hiring which is often by virtue of being a family member and not due to one's competencies and skills (Ashley-Cotleur, King & Brazael, 2001).

In most instances, the existing culture; beliefs, values, and goals embedded in its history and social ties (Hall, Melin & Nordqvist, 2001), is likely to manipulate the decisions made (Hofstede, 2001) in the business and impact significantly on managerial behaviour (Leung & Bond (2002). Apart from the family and national cultures, some empirical studies have found relationship between personal characteristics and small business growth. But the emphases have not been on small family businesses. Tabak & Barr, (2000) explains how personal characteristics influences strategic decision in the area of technology adoption. Rauch and Frese (2007) found a relationship between personal qualities, environmental and resources management and business survival. Baron and Markman, (2007) posited that for small businesses owned and controlled by an individual, personal qualities play a critical role in the survival of the venture as one wrong decision could hinder the survival of the business. Meng and Liang (1996) cited some of such qualities to include education level and experience, age, (see Staw, 1991), industrial and managerial experience (see Lee & Tsang, 2002).

Theoretically, personality qualities have focused on entrepreneurial traits flexibility, self-confident, risk taking, self-controlled, innovative, and autonomous (see Sukardi, 1991). From the reviewed works, individuals' believes, religion, values have received less attention. The paper focuses on these later characteristics of the individual in its analysis.

Based on Hofstede (1984; 2001) cultural dimensions and framework, four main hypotheses are deduced:

- a. Social factors have positive relationship on venture growth;
- b. There is a positive relationship between individual culture and venture growth;
- c. Corporate culture positively influence venture growth; and
- d. There is positive relationship between national culture and venture growth.

METHODOLOGY

The data for this study were obtained from 200 managers of small size family businesses in Wa, Tamale, Kumawu and Cape Coast. Apart from Kumawu, these are the regional capitals for poverty stricken regions in Ghana (2010 Ghana Living Standards Statistics.) Kumawu was added because there was the need to obtain some information within the middle belt of Ghana. Within the middle belt, it is one popular town because of its historic name associated with Kumasi, but not doing well at all. The respondents were purposively selected. Statistics on non-registered businesses was a little difficult to obtain because of fear of being prosecuted. So random purposive sampling was appropriate for the study.

It is constructed to serve a very specific need or purpose – where one has specific group in mind, where it is impossible to specify or know and access the population. The strategy would be to zero in on the target group, interviewing whoever is available.

The approach to this study was the decision on what needs to be known, after which an effort was made to find people who can and were willing to provide the information by virtue of knowledge and experience (Bernard 2002, Lewis & Sheppard 2006). According to Tongco (2007) the technique is most effective when one needs to study a certain cultural domain with knowledgeable experts within. It is especially exemplified through the key informant technique (Bernard 2002, Garcia 2006, Gustad *et al.* 2004, Jarvis *et al.* 2004, Lyon & Hardesty 2005), wherein one or a few individuals are solicited to act as guides to a culture. Key informants are observant, reflective members of the community of interest, who know much about the culture and are both able and willing to share their knowledge (Bernard 2002). However, some empirics have questioned the generalisability of the technique.

Measurement of Variables

The variables for the study are defined as follows:

Social factors – Six indicators were used as constructs for social factors. They are lifestyle, education, taste and preferences, credit sales, business location and family size.

National culture – Tribes or ethnicity, spirits/powers and extended family system were used as constructs for national culture.

Corporate culture – This is looked at from the mode of hiring, decision making, shared values and code of ethics.

Individual culture – Beliefs, religion and values were the constructs for determining individual culture.

Venture Growth – the number of employees, number of business branches, sales volume and Tax paid

The variables are largely informed by the Hofstede (1984; 2001) cultural dimensions. Meanwhile, the analysis is done using structural equation modelling (SEM). The next section discusses the SEM approach to data analysis.

Structural Equation Modelling

SEM is a blend of two statistical methods of factor analysis and path analysis into one broad statistical method (Sarwoko, Surachman, Armanu & Hadiwidjojo, 2013). According to Sarwoko et al, (2013), SEM consists of a two-part 1) measurement of the part that relates the observed variable with variable latent through confirmatory factor analysis, and structural part 2) that relationship between variable latent with regression simultaneous (Ghozali, 2005).

RESULTS AND DISCUSSION

Test of the theoretical model

The research hypotheses are tested by assessing the direction, strength and level of significance of the path coefficients (gammas) estimated by PLS, as shown in Figure 1

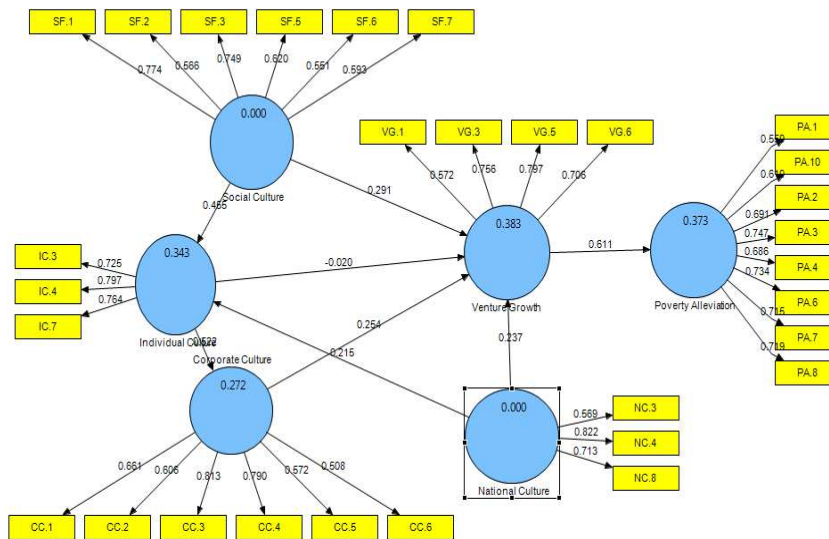


Figure 1: Test of the research model (PLS, n=200)

Measurement Model

Before the results from the SEM can be relied on, it is necessary to consider its conformance to various Validity and Reliability checks. Construct Validity was assessed using the convergent and discriminant validity tests.

Convergent Validity

This is the degree to which items measuring the same concept are in agreement (Rouibah, Ramayah & May, 2011). The factor loadings and composite reliabilities, all exceeded the 0.5 and 0.7 benchmark respectively, set by Hair et al (2010). With composite reliability ranging from 0.7478 to 0.8754 and a minimum factor loading of 0.5084, this was enough testimony of convergent validity.

INSERT TABLE

Discriminant Validity

Just like Hassan et al (2012), the discriminant validity is tested by examining the squared correlations between constructs and square root of the AVE. The results clearly show adequate discriminant validity since the items load strongly on their own than others. For all constructs, the square root of the AVEs is more than the squared correlations indicating discriminant validity.

	Corporate Culture	Individual Culture	National Culture	Poverty Alleviation	Social Culture	Venture Growth
Corporate Culture	0.66746					
Individual Culture	0.52180	0.76250				
National Culture	0.49610	0.42120	0.70887			
Poverty Alleviation	0.45570	0.48970	0.39930	0.6852		
Social Culture	0.47490	0.55280	0.45160	0.5296	0.6482	
Venture Growth	0.49970	0.37350	0.48640	0.6107	0.5079	0.7128

Structural Model

Four main hypotheses were tested by the path analysis. For the first hypothesis, Social factors were seen to have a significant causal relationship with Venture growth ($\beta = 0.291$, $p < 0.05$). Corporate Culture and National Growth were all seen to have a significant and positive impact on Venture Growth ($\beta = 0.2542$, $p < 0.05$ and $\beta = 0.2372$, $p < 0.05$ respectively). Only Individual Culture was not seen to have any significant impact on the growth of the venture. This notwithstanding, individual culture was seen to have a relatively strong impact on Corporate culture, which in turn affects venture growth.

It was also seen that, out of the three dimensions, the Social culture had the strongest relationship with venture growth. Furthermore, these Social factors have a telling effect on individuals' personal beliefs. For National Culture, it had a greater impact on the Venture growth than Individuals within the society. Finally, Venture growth was also seen to lead to Poverty Alleviation ($\beta = 0.6107$, $p < 0.05$).

	Hypothesis	Beta	Std Error	t value	0.05
H1	Social Culture -> Venture Growth	0.291	0.0772	3.7712	Significant
	Social Culture -> Individual Culture	0.4555	0.0652	6.9894	Significant
H2	Individual Culture -> Venture Growth	-0.0199	0.0697	0.2852	Not Significant
	Individual Culture -> Corporate Culture	0.5218	0.0514	10.1422	Significant
H3	Corporate Culture -> Venture Growth	0.2542	0.0761	3.3406	Significant
H4	National Culture -> Venture Growth	0.2372	0.0753	3.1519	Significant
	National Culture -> Individual Culture	0.2155	0.0723	2.9798	Significant
	Venture Growth -> PA	0.6107	0.0482	12.6672	Significant

CONCLUSIONS AND POLICY RECOMMENDATIONS

There is a positive relationship between social culture and venture growth. In particular, general levels of education within the community turn to influence lifestyle. This in turn influences demand for goods and services within the community. This is consistent with the findings of Staw (1991), Meng and Lane(1996).

With regards to social culture and individual growth, the personal believes or individual characteristics and even the managerial style are influenced by the social norms and values which in turn influence the way an individual runs or operates the business.

Results on individual culture and venture growth suggest that growth in venture may not be influenced by personal believes such as religion but may be due to other factors such as corporate culture. For instance individual lifestyle of the owner may not promote growth but other factors such as team work or organisational culture may promote growth. The results are inconsistent with the findings of Alwis and Senathiraja (2003). Again, corporate culture in its right perspective, diversity in decision making, right attitudes to hiring etc, supports venture growth,

The result also posits that where national culture is such that it creates enabling environment for family business to thrive, business growth is promoted. For instance, the issue of hiring of members within the extended family

system are likely to result in committed employees (Smircich 1985), Davel and Trambly (2003). This is because such employees regard the business as their own and work towards its success.

In addition, the results also show a significant positive relationship between venture growth and poverty alleviation. Venture growth significantly impacts on poverty alleviation since family businesses provide the livelihood for most households in developing countries. They provide the source of income for necessities including water, food, clothing and shelter.

The paper presents an interesting argument of culture, non-registered small family size businesses, as well as the impact of such firms on poverty alleviation. The results also suggest positive and significant relationship between business growth and poverty alleviation. This suggests that if there are policy initiatives to boost the activities of such ventures, it can contribute to reducing poverty in such areas.

The results indicate significantly positive relationship between various cultures and business growth. In addition, there is a strong justification of the positive impact of family business and venture growth in Ghana. However, unlike some previous studies, the paper found an inverse relationship between personal culture and venture growth. The implication is that a stronger corporate and social culture may dampen personal culture of the owner/manager, and possibility over shadow the personal culture of the manager. The paper strongly recommends the integration of cultures that promote business growth into the management of small family businesses. In addition, policymakers should consider initiating business development services (BDS) to promote the growth of such firms because it has the ability to reduce poverty. Such activities should be focused on these unregistered firms.

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APPENDIX 1

	Corporate Culture	Individual Culture	National Culture	PA	Social Culture	Venture Growth
Corporate Culture	0.66746					
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National Culture	0.49610	0.42120	0.70887			
Poverty Alleviation	0.45570	0.48970	0.39930	0.6852		
Social Culture	0.47490	0.55280	0.45160	0.5296	0.6482	
Venture Growth	0.49970	0.37350	0.48640	0.6107	0.5079	0.7128
	AVE	Composite Reliability	R Square	Cronbachs Alpha	Communality	Redundancy
Corporate Culture	0.4455	0.8242	0.2722	0.7535	0.4455	0.1075
Individual Culture	0.5814	0.8062	0.3425	0.6424	0.5814	0.08
National Culture	0.5025	0.7478	0	0.5316	0.5025	0
Poverty Alleviation	0.4695	0.8754	0.373	0.8382	0.4695	0.1715
Social Culture	0.4202	0.8102	0	0.7193	0.4202	0
Venture Growth	0.5081	0.8029	0.3827	0.6707	0.5081	0.0965

APPENDIX 2

Construct	Item	Loading	Composite Reliability
Corporate Culture	CC.1	0.6607	0.8242
	CC.2	0.6060	
	CC.3	0.8127	
	CC.4	0.7897	
	CC.5	0.5717	
	CC.6	0.5084	
Individual Culture	IC.3	0.7248	0.8062
	IC.4	0.7971	
	IC.7	0.7637	
National Culture	NC.3	0.5691	0.7478
	NC.4	0.8222	
	NC.8	0.7125	
Poverty Alleviation	PA.1	0.5589	0.8754
	PA.10	0.6098	
	PA.2	0.6910	
	PA.3	0.7473	
	PA.4	0.6858	
	PA.6	0.7335	
	PA.7	0.7146	
	PA.8	0.7187	
Social Factors	SF.1	0.7740	0.8102
	SF.2	0.5659	
	SF.3	0.7492	
	SF.5	0.6205	
	SF.6	0.5508	
	SF.7	0.5934	
	VG.1	0.5719	
VG.3	0.7562		
VG.5	0.7967		
VG.6	0.7063		

APPENDIX 3

Variable	Corporate Culture	Individual Culture	National Culture	PA	Social Culture	Venture Growth
CC.1	0.6607	0.25	0.3831	0.2357	0.337	0.378
CC.2	0.606	0.11	0.1872	0.1944	0.1321	0.2785
CC.3	0.8127	0.5231	0.5176	0.3388	0.4452	0.3764
CC.4	0.7897	0.5408	0.4676	0.4799	0.4822	0.3746
CC.5	0.5717	0.2362	0.0946	0.2792	0.1326	0.2975
CC.6	0.5084	0.1896	0.1202	0.1909	0.1735	0.2921
IC.3	0.3052	0.7248	0.369	0.2538	0.378	0.254
IC.4	0.4569	0.7971	0.2519	0.4412	0.5004	0.3553
IC.7	0.4168	0.7637	0.3625	0.4065	0.3722	0.2325
NC.3	0.2023	0.1576	0.5691	0.0119	0.1922	0.1776
NC.4	0.511	0.4129	0.8222	0.4841	0.4217	0.4109
NC.8	0.2644	0.2582	0.7125	0.1987	0.2915	0.3839
PA.1	0.1038	0.2443	0.2416	0.5589	0.3527	0.2719
PA.10	0.3413	0.3013	0.2212	0.6098	0.3237	0.3116
PA.2	0.2166	0.3706	0.3607	0.691	0.464	0.3911
PA.3	0.3132	0.3008	0.3386	0.7473	0.4649	0.4899
PA.4	0.3032	0.2563	0.2647	0.6858	0.253	0.4248
PA.6	0.3532	0.3831	0.2746	0.7335	0.3333	0.4836
PA.7	0.4075	0.4263	0.252	0.7146	0.358	0.4179
PA.8	0.3973	0.3866	0.2367	0.7187	0.3685	0.4833
SF.1	0.4415	0.4895	0.4569	0.3305	0.774	0.3693
SF.2	0.3605	0.2806	0.382	0.2764	0.5659	0.2777
SF.3	0.2796	0.4672	0.3096	0.4965	0.7492	0.3355
SF.5	0.2276	0.3294	0.2758	0.438	0.6205	0.3619
SF.6	0.2235	0.2519	0.1146	0.2532	0.5508	0.2706
SF.7	0.3024	0.2608	0.1587	0.2258	0.5934	0.3581
VG.1	0.3733	0.2245	0.3805	0.296	0.3001	0.5719
VG.3	0.3871	0.2606	0.35	0.4268	0.3734	0.7562
VG.5	0.2881	0.3544	0.3891	0.5405	0.4593	0.7967
VG.6	0.3991	0.2096	0.2723	0.4494	0.2964	0.7063

QUESTIONNAIRE

The Impact of Socio-Cultural Systems on the Growth of Small Family Size Business in Ghana

Dear Participant,

This questionnaire has been designed to solicit information for a research work being undertaken to determine publics' opinion about the **Impact of Socio-Cultural Systems on the Growth of Small Family Size Business in Ghana**. The results will provide business owners insight on how to incorporate cultural and social issues into their strategy to enable their businesses grow and survive. Your opinions are important to the study. They will strictly remain confidential. Thank you for your help.

Part A: Social factors

Using a scale of 1(least) to 7 (highest) rank in your opinion, the extent to which you think the following factors influence your business:

Factors		1	2	3	4	5	6	7
SF.1	Lifestyle of your clients							
SF.2	Educational levels of your clients							
SF.3	Taste and preferences of your clients							
SF.4	Granting of credit sales							
SF.5	Location of the business							
SF.6	Family size of your community							
SE 7	Population trends							
SE.8	Medium of exchange							
SE.9	Transport system							

Part B: Individual culture

Using a scale of 1(least) to 7 (highest) rank in your opinion, the extent to which you think the following factors influence your business:

Factors		1	2	3	4	5	6	7
IC.1	Your beliefs							
IC.2	Your religion							
IC.3	Personal values							
IC.4	Your lifestyle							
IC.5	Your taste and preferences							
IC.6	Your political affiliation							
IC.7	Personal ethics and morals							
IC.8	Marriage and family life							
IC.9	Type of food you prefer and its preparation							

Part C: Corporate culture:

Using a scale of 1(least) to 7(highest) rank in your opinion, the extent to which you think the following factors influence your business:

Factors		1	2	3	4	5	6	7
CC.1	Mode of hiring							
CC.2	Decision making process							
CC.3	Shared values							
CC.4	Code of ethics							
CC.5	Lines of communication							
CC.6	Vision and Missions							
CC.7	Symbols and Signs							
CC.8	Leave and permission							

Part D: National culture

Using a scale of 1(least) to 7 (highest) ranks in your opinion, the extent to which you think the following factors influence your business:

Factors		1	2	3	4	5	6	7
NC.1	Tribe and ethnicity							
NC.2	Spirits/powers							
NC.3	Extended family system							
NC.4	Code of ethics							
NC.5	Racial Identity							
NC.6	Inheritance (paternal or matrilineal)							
NC.7	Masculinity vrs. feminism							

NC.8	Language and dialect							
NC.9	Death and Reincarnation							

Part E: Venture Growth

Using a scale of 1(least) to 7(highest) rank the extent to which your business have experienced growth in the following:

Factors	1	2	3	4	5	6	7
VG.1	No. of employees engaged						
VG.2	No. of Branches opened						
VG.3	Sales volume generated						
VG.4	Tax paid						
VG.5	Number of clients						
VG.6	Profit levels						

Part F: Improvement in Standard of Living

Using a scale of 1(least) to 7 (highest), rank in your opinion the extent to which you think the business has helped you in the following:

Factors	1	2	3	4	5	6	7
PA.1	Have access to sufficient clean water						
PA.2	Afford adequate and proper nutrition						
PA.3	Access to education for children/self						
PA.4	Decent accommodation						
PA.5	Hold position in the local community or association						
PA.6	Acquire some personal assets						
P.A 7	Support other members of your household or community						
PA.8	Afford basic health care						
PA.9	Access to proper toilet and good waste disposal						
PA.10	Access to electricity and gas fuel						
PA.11	Access to telephone and means of transport.						

DEMOGRAPHICS:

- D1. Please indicate your city
1. Tamale 2. Wa 3. Cape Coast 4. Kumawu
- D2. Gender of the owner
1. Male
2. Female
- D3. Please indicate the type of business you operate.....
- D4. Educational Level of the owner
1. Middle School
2. Secondary School
3. Vocational/technical
4. Diploma
5. Degree
6. Postgraduate

BUSINESS ORIGINATION

- B1. Who started this business?
1. I inherited it from my parents
2. My self
3. It was a partnership with friends/family members.

B2. If answer to question one is **A** skip question two. How did you finance the startup of this business?

1. From personal savings
2. Credit from financial institution
3. Borrowed from friends/family members.

B3. Who is in charge of the day to day administration of this business?

1. Myself
2. Parents
3. Brother
4. Sister.

B4. In the course of business operations, who takes decisions regarding what should and shouldn't be done?

1. Myself
2. Parents
- 3 Brother
4. Sister

B5. Has any member benefited in terms of financing his or her education from the proceeds of the business?

1. YES
2. NO

B6. If answer to question 5 above is YES then has the business benefited from the expertise a family member it supported?

1. YES
2. NO

B7. If your answer to question 6 above is YES then has his or her expertise led to the growth of the business?

1. YES
2. NO

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