

# Religious Impact on the Performance of Entrepreneurs: A Comparative Study of Male and Female in Sub-Saharan Africa

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## Abstract

Religion is a very abstract and complicated concept. Although a lot of works have examined the relationship between religion and entrepreneurial activities, few studies tested the impact of religion on gender entrepreneurial performance. In this study, we use Ghana as a sample to empirically explore how religion impacts on gender entrepreneurial performance from three dimensions i.e. marital life, inheritance system and societal perception in sub-Saharan Africa. Our empirical findings suggest there are inequalities from the impact of religion on the performance of male and female entrepreneurs. This research revealed a significant impact of religion through marital life and societal perception on male entrepreneur's performance as compared to their female counterparts. In contrast, inheritance system had no significant impact on gender which deviates from the norm in the sub-Saharan African community. Implications of the findings have been discussed and recommendations are made at the end of the paper.

**Keywords:** Entrepreneurs, Gender, Religious Impact, Sub-Saharan Africa

## Introduction

According to Khraim, (2010) and Zelekha et al., (2014), diverse religions impact differently in the daily lives of people, their choices and perceptions. Although a lot of works have explored the relationships among religion, entrepreneurship and entrepreneurial behavior and found a positive relationship between religion and entrepreneurship (Adamu et al., 2011; Audretsch et al., 2007; Coles, 2014; Khraim, 2010; Nwankwo et al., 2012; Parboteeah et al., 2014; Wiseman et al., 2013; Wyper, 2010; Zelekha et al., 2014). Whether and the extent religion can affect gender entrepreneurial performance in the same context is still a problem that needs further investigation. There is no doubt that entrepreneurs play a vital role in enhancing economic growth and development in nations. As members of the community, they are influenced by socio-cultural practices. In sub-Saharan Africa, socio-cultural practices impacted on colonial and post-colonial government policies and unfairly opened doors for men to develop both economically and socially than women in most societies (Awumbila, 2001; Mikell, 1989). In this paper, taking Ghana as a sample, we examine the religious impact on male and female entrepreneurial performance. Here, religion is measured in the dimension of the entrepreneur's marital life, inheritance traditions/systems and his/her societal perception which are practices with the tendency of affecting entrepreneurial performance (Constantinidis, 2010; Kelley et al., 2012; Saxena, 2013).

Findings from our empirical studies suggest that marital life and societal perception are in favor of male entrepreneurs' performance than female entrepreneurs. Inferences from the empirical analysis however, put forward that inheritance system has no significant influence on male and female entrepreneurs which is a deviation from the norm in the sub-Saharan African community. This work adds to bridging the gender inequality gap by suggesting that women should be sensitized and trained in entrepreneurship skills and given more opportunities to set up businesses so as to acquire the maximum benefits of economic activities just like their male counterparts. It also advocates for public entrepreneurial education on issues of religious orientation that will positively influence entrepreneurial performance and encourage the youth in entrepreneurship.

## Theoretical Background and Hypothesis

### Marital Life

According to Jennings and McDougald, (2007), Amazue and Ugwu, (2014), work and family are not compactible. However, works done by Powell and Eddleston, (2013) and supported by Marais et al., (2014) proved that work and family are compactible. Saxena, (2013) posited that marital life could be instrumental in strengthening businesses and community linkages. Matzek et al., (2010) explored spousal support as a resource for couples

initiating a business and found that the support given by a spouse motivates business roles and commitment to the firm. The provision and acceptance of support from the right source (spouse) enhance entrepreneurial performance outcomes (Kelley et al., 2012; Rodriguez, 2001). Lack of an expected support can make entrepreneurs experience adverse effects on performance (Matzek et al., 2010; Powell and Eddleston, 2013). In analyzing the commitment of a spouse in business, Owens, (2012) found that the commitment of a spouse in the beginning of a venture will have a positive impact on firm performance and that in times of business crises, the female's support emotionally is plausible. He pointed out that family support molds the confidence of entrepreneurs in realizing their desires to improve ventures in moments of crises.

Similarly, Kelley et al., (2015) found that the family played an important role in business performance and growth and further assigned family support as an important determinant of entrepreneurial behavior. Folker, (2008) further pointed out that wives make an economic input to the business of the family by controlling the family's monetary affairs but this does not guarantee them a formal business role. The female entrepreneur is seen to play a function that embodies work and family as a whole unit which enhances their families at the disadvantage of their businesses as compared to the male counterparts who are encouraged to be independent and autonomous due to their gender role (Barbuto and Gifford, 2010; Wood and Eagly, 2012). Besides, the female entrepreneur, as compared to the male entrepreneur do not benefit from family-business support and enrichment as they have unequal access to social, financial and other resources for their performance to be enhanced (Lauren, 2002). From the ongoing discussions we hypothesize that:

*H1a: Marital life has a negative impact on the performance of female entrepreneurs.*

*H1b: Marital life has a positive impact on the performance of male entrepreneurs.*

### **System of Inheritance**

Inheritance has been an important challenge to most firms especially family businesses (Barker and Ishizu, 2012; Lambrecht, 2005). The most difficult part has been the ability to identify the potential successor as this determines the continuity or otherwise and the output of the venture (Ward, 2011). Brockhaus, (2004), explained that it is a process through which the owner-manager passes leadership to next generation as successor.

Kaushal et al., (2014), pointed out that women have fewer inheritance rights than men in the Middle Eastern and North African countries which do not enhance their businesses. Similarly, in the French society, parents tends to prefer men than women in inheriting businesses as that has been their tradition (Constantinidis, 2010). Whitehead, (1984), indicated that women are disempowered in assessing resources to enhance their ventures due to kinship systems while men remain unaffected. This has been attributed to the fact that female successors do not have enough courage to run a business regardless of their qualification which hampers their performance (Yacob, 2012). Even where gender equality is constitutionally endorsed, sex-based differences in role allocation reflects in male-female wage gaps and tracing of lineages through the paternal lines (Hughes et al., 2012). Preference of a particular sex during succession procedures explains the assertion that, the entrepreneurial performance is prejudiced by the inheritance system in the society especially regarding family businesses in developing countries (Constantinidis, 2010). From the discussions above we propose the following hypotheses:

*H2a: The system of inheritance has a negative impact on the performance of female entrepreneurs.*

*H2b: The system of inheritance has a positive impact on the performance of male entrepreneurs.*

### **Societal Perception**

Entrepreneurship is a multifaceted endeavor pursued by persons with specific religious, cultural and social conditions. The society with positive attitudes towards it does encourage persons to embark on ventures and support their efforts through the demand and supply chain. For this reason, the positive and negative perceptions that society holds about gender can strongly influence the motivations of people to enter entrepreneurship (Kelley et al., 2012).

Vossenberg, (2013), posited that societal attitudes do not enhance entrepreneurial works particularly the woman entrepreneur due to societal perception on the roles of male and female, family responsibilities, ethnicity and cultural factors. Awumbila, (2001) and Mikell, (1989), examined the socio-cultural practices in the sub-Saharan Africa and found out that it impacted on colonial and postcolonial government policies and one-sidedly paved way for men to develop economically as against women.

Dawson and Henley, (2012) and Kirkwood, (2009) explained how institutional context encourage or discourage gender entrepreneurial activities. Their studies indicated that gender inequality is a hindrance to nations' economic development and growth. In the same vein, negative gender attitudes in societies can restrain individual's selection and economic opportunities. According to Vossenberg, (2013), gender inequality resulting from societal perception functions as an inhibiting pull factor for entrepreneurship, a barrier for successful start-up of ventures and a decrease in the level of participation especially for women as compared to men. He further emphasized that efforts in promoting entrepreneurship will benefit women in an economy only when the disparities between the sexes is attended to.

In the nations and communities or societies where cultural, religious and social values are in favor of separate gender roles, there will be differences in female and male venture performances due to their different approaches and business strategies (Bowen and Hisrich, 1986). From the discussion, we propose the following hypotheses:

*H3a: Societal perception has a negative impact on the performance of female entrepreneurs.*

*H3b: Societal perception has a positive impact on the performance of male entrepreneurs.*

In sum, Figure 1 shows the theoretical framework developed in this research:

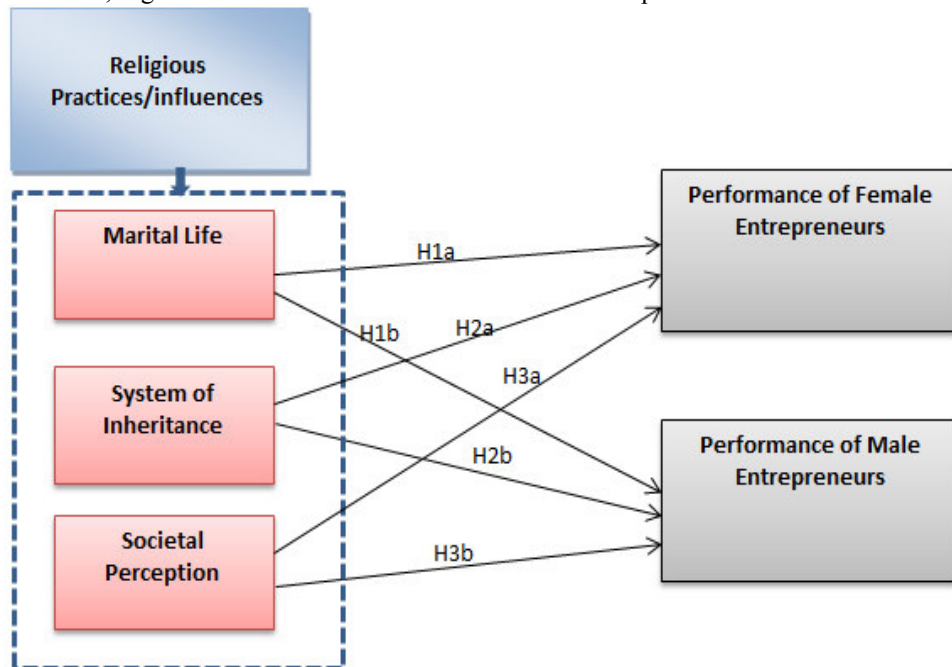


Figure 1: Theoretical Framework

## Research Methodology

### Sample and Data collection

Since most sub-Saharan African countries exhibit similar characteristics on religious beliefs and practices, we chose Ghana to empirically examine the performance of male and female entrepreneurs from the religious perspective. Ghana is situated in the western Africa with a total population of approximately 25 million people and 10 Administrative Regions. Ghana has the admiration of the sub-Saharan Africa due to its political stability and numerous resources such as gold, cocoa etc. and the current discovery of crude oil. Field surveys were conducted to collect data from key actors. The rationale behind collecting data from key actors was to enable researchers gather accurate data that was free of distortions. The sampling technique adopted for the study was a purposive sampling approach (Malhotra and Birks 2007). The sample population was SME owners from Full Gospel Businessmen Association and Aglow Women's Fellowship in Ghana. 300 SME owners (150 males and 150 females) were purposively selected from this population as only entrepreneurs with more than five employees were considered and questionnaires administered to them in January, 2016. Out of the 300 questionnaires distributed, 257 were effectively answered and retrieved.

### Questionnaire Design

This study employed quantitative methods to investigate the impact of religion in the dimension of marital life, societal perception and inheritance system on male and female entrepreneurs. A 7-Likert scale questionnaire was designed to measure the extent of religious effect on male and female entrepreneurial performance (Saunders et al., 2007). The questionnaire was divided into five sections including marital life, societal perception, inheritance system, entrepreneurial performance and basic statistics concerning the respondents and their ventures. With regards to marital life, information on household duties vis-à-vis business activities, defining life goals as a married person, restrictions to certain trades as a result of marriage were solicited. For inheritance system, information on family/inheritance system, business succession, inheritance regulatory system, traditions, norms and culture of the community concerning inheritance were asked. Concerning societal perception, information on societal stereotype and business ventures, how society perceives success and societal attitudes towards entrepreneurs were solicited. We measured entrepreneurial performance with company size, firm's age and revenue.

### Reliability and Validity

Partial least structural equation modeling (PLS-SEM) was used to examine the relationship between religion and performance of entrepreneurs. In line with the PLS-SEM approach the composite reliability test was conducted to test the consistency of the data acquired through field survey. This provided grounds for further analysis to be conducted with the acquired data. The use of composite reliability and discriminant validity test should be approximately 0.5 or higher for a particular set of data to be reliable (Bagozzi and Yi, 1988). According to the outcome of the composite reliability test, the variables had the following values: Female Entrepreneurs performance (0.737); Male Entrepreneurs performance (0.538); Inheritance System (0.555); Marital Life (0.527), and Societal Perception (0.667). All the values meet the accepted threshold. In addition, we conducted the validity in line with methods proposed by Fornell and Larcker, (1981). Based on the principle of their study, the discriminant validity test was adopted for this study. The various test conducted to examine the validity and reliability provided grounds for further empirical analysis.

### Empirical Results

This section presents the empirical result of the questionnaires. The profile of respondents is shown in Table 1.

Age	Number of respondents	Percentage (%)	Number of Female	Number of Male
20-29	57	22.2	27	30
30-39	59	23.0	31	28
40-49	69	26.8	35	34
>= 50	72	28.0	35	37
Total	257	100	128(49.9%)	129(50.10%)

Table 1: Profile of Respondents (Total number of respondents 257)

The choice of partial least square structural equation modeling was based on its merits over co-variance based structural equation modeling. As suggested by Wong, (2013) and Statsoft, (2013), the PLS-SEM can ensure predictive accuracy of a model due to the fact that it does not include distribution assumption of the data been computed. In addition, it also has the ability to deal with non-recursive model specification in a more proactive manner (Bird et al., 2002; Chin, 1996; Hwang et al., 2010). Based on the advantages above, the PLS-SEM was adopted to examine the impact of religion on the performance of male and female entrepreneurs. Thus, PLS-SEM is suitable to examine causal relationship between variables to enable the researcher prioritize the latent variables under study especially in less developed research domain. Furthermore, due to the errors associated with survey data, PLS-SEM becomes a viable option if meaningful inferences can be arrived at. The partial least structural equation modeling (PLS-SEM) is used with the smartPLS statistical software to conduct the path analysis. The path coefficient serves as the correlation value between constructs and each dependent variable. The Figure 2 shows the result of the path estimation of this study.

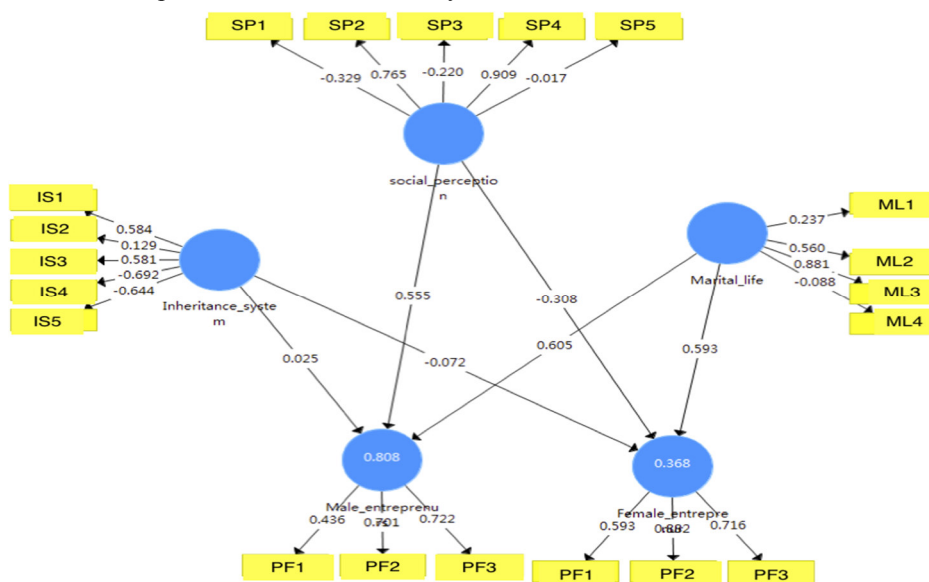


Figure 2: Results for Path Estimation

The outcome of the path estimation shows the extent of relationship and whether it supports the formulated hypothesis or otherwise. The result obtained from the path analysis indicates a relationship between the variables and the performance of male and female performance. As we can see, R-squared value in Figure 2 serves as the base for inferential statistics. That is, the overall influence of construct on the performance of either

male or female entrepreneurs is measured using the R-squared value. It can be seen from the path estimation results that the constructs examined had a significant influence on the performance of male entrepreneurs more than their female contemporaries. As shown in Figure 2, all the constructs examined have 80 percent and 36 percent probability of influencing the performance of the two distinct groups respectively.

It can be seen that among the constructs examined marital life had a significant relationship with the performance of male and female entrepreneurs at 0.605 and 0.593 respectively. This suggests that an individual's marital status plays a significant influence on one's performance. From the results, it can also be seen that inheritance system is not in favor of both men and women entrepreneurs. The results again indicate that societal perception favors male entrepreneurs more than their female colleagues.

Examining the hypothesis formulated in accordance with the outcome of the path estimation, H1a was not supported but H1b was supported. Figure 2 also shows that inheritance system is not significant to both male and female entrepreneur performance. This rejects both hypothesis H2a and H2b. The result further shows a negative relationship between societal perception and female entrepreneurs but a positive influence on its male counterparts supporting hypothesis H3a and H3b.

### **Discussion**

The purpose of this study was to explore how religion influences the performance of male and female entrepreneurs. Overall, the empirical analysis indicated that religion has a positive impact on male entrepreneur performance than their female colleagues. In our study, the norm has been for a male partner to be responsible for all the financial expenditure of a particular family while the female partner takes care of home keeping. Nevertheless, women in the Sub-Saharan Africa are desirous to expand their businesses even though environmental factors impact their effort (Amine and Staub, 2009). It is not surprised that women seem to be keeping pace with their male counterparts. Notwithstanding the efforts being exhibited by this new spring of female, it can be seen that marital life turned to favor their male colleagues. Marital life favoring men entrepreneurs could be attributed to the hassle on the female entrepreneur to effectively combine running a successful business and household chores. This is in consistent with the findings of Barbuto and Gifford, (2010) and Wood and Eagly, (2012) who posited that the female entrepreneurs' function embodies work and family as a whole unit and enhances their families at the disadvantage of their businesses as compared to male entrepreneurs who are encouraged to be independent and autonomy due to their gender role. Our finding enriches the issue of gender diversity and performance of entrepreneurs.

In addition to the positive impact of marital life on male entrepreneurs, our findings suggest that societal perception plays a critical role in favor of male entrepreneurs' success. In sub-Saharan Africa, the male individual is considered to be dominating and expected to take headship positions. The willingness to conform to societal established norms and believes pushes male individuals over the edge to outperform their female counterparts. Societies in the sub-Saharan Africa have been supporting men in becoming leaders and pacesetters as against women (Awumbila, 2001; Mikell, 1989). In addition, the social concept in the sub-Saharan Africa expects the various sexes to play a distinct role altogether (Assimeng, 1981; Gedzi, 2012). This result also confirm the study done by Vossenber, (2013) which suggests that societal attitudes do not enhance entrepreneurial works of women and how society perceive the roles of men and women, family responsibility systems, ethnicity and cultural factors impact on their performance.

A bit distinct from marital life and societal perception was the inheritance system which turned to favor the men but the influence on male and female entrepreneurial performance was not significant. The matrilineal and patrilineal inheritance system in the sub-Saharan Africa shows that both the principles and the actual practices of the kinship systems have to a great extent encouraged men to have more inheritance rights, privileges and promotes their handiworks than women. This kinship system is rooted in the socio-cultural practices of the sub-Saharan African community, stratifying a society that men tend to have economic power than women (Assimeng, 1989; Gedzi, 2012). In spite of this accepted norm, seemingly, religion and education is altering the cultural trends of inheritance. This presupposes that, inheritance system is not necessarily geared towards a particular sex. In this context, our finding contradicts the kinship system in the sub-Saharan African community stated above. This result suggests that inheritance system is a revelation of the thinking pattern/intent of entrepreneurs concerning their performance and preparation towards business succession and sustainability of assets they have toiled for. It indicates a paradigm shift from the normal maternal/paternal system of inheritance and a signal that when wealth acquisition and transition is concerned, neither religion nor gender matters but a prospective successor who has prepared himself/herself for the mantle to ensure sustainability and growth of the business.

### **Implication and Recommendation**

Many governments in the sub-Saharan African community are trying to enhance entrepreneurship and entrepreneurial performance by motivating entrepreneurs through addressing some of their constraints in terms of finance, trade regulations and infrastructure realizing their potential of turning the economy round positively

(Osemeke, 2012; Sadeghi et al., 2013). This study is an indication that aside attending to the above challenges, governments should critically examine the fundamental role religion, socio-cultural beliefs and practices play in entrepreneurial performance and address them accordingly. In this context, public entrepreneurial education on the issues of religious orientation with a positive influence on entrepreneurial activities and performance, encouraging the youth who have the potential of becoming entrepreneurs is proposed. This may create job avenues increasing incomes and productivity to enhance living standards and reduce poverty in the sub-Saharan African community.

The result on inheritance system implies that succession will be based on meritocracy to ensure sustainability of businesses. Here, there is a paradigm shift as religion deviate the norm in order to take care of incompetency that might have arisen from following traditional rules. Or, probably the influence of education and modernization through religion is transforming the ideas of entrepreneurs as far as business succession is concerned. In any case, this result might create a level of openness in unveiling hidden potentials in future successors and ensure creativity and innovation which is needed in nourishing enterprises. It may again enhance women participation in the labor force and strengthen democratic institutions.

In the case of Ghana, the nation is making effort to mainstream gender and empower women to develop the economy both socially and economically since the adoption of the Affirmative Action in 1995 at the Beijing Conference. Even though the government is pursuing the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Beijing Platform for Action, ECOWAS, EU and the Commonwealth Policies, plans and programs on gender equality, the research result implies these policies are not impacting on the norms of the citizenry due to socio-cultural factors including religion. At the UN General Assembly meeting in New York in September 2015, Ghana reaffirmed its commitment to improving the rate at which women can have access to economic opportunities in view of their dynamic role in growing and developing the country. The results of this study should act as a reminder and enforcer on policy implementation in the country. The 2010 population census of Ghana indicated that female form 51.2% of the total population (GSS, 2013). This means that, if societal and marital issues affect the performance of female negatively, then effort must be made to correct the imbalances since their output have significant effect in terms of generating employment and contributing to GDP.

Religion impacts on the mindset and behavioral patterns of people as individuals are influenced by religious propagations through cultural values (Khraim, 2010). In this vein, it is recommended that religious beliefs/practices with positive impact on socio-cultural practices and entrepreneurial activities should be encouraged. The study also recommends that religious beliefs/practices challenging the status quo affecting economic outcomes negatively should be critically looked into and addressed appropriately by stakeholders and policymakers.

Again it is recommended that a conscious effort be made by policymakers to enforce all policies geared towards women empowerment. Grass root participation involving religious leaders, community representatives and family heads should be encouraged and strengthened to ensure effective dissemination of policies to achieve the expected impact. Women should be well informed and trained in business skills prospects so as to realize the maximum benefits of economic activities. Societies should appreciate the need to unearth the potentials of women to uplift their status and their contribution towards the economy.

## Conclusion

This study explores the effect of religion on gender entrepreneurial performance. Using Ghana as a sample, we used data was gathered from a total of 300 entrepreneurs belonging to Christian organizations. A partial least square structural equation model was conducted to examine the relation between religion in the dimensions of marital life, societal perception and inheritance system and its impact on gender entrepreneurial performance.

The main findings of our empirical studies from SEM suggested that marital life and societal perception contributes positively towards the performance of male entrepreneurs as compared to their female counterparts. In contrast, the empirical analysis suggests that inheritance system has no significant influence on male and female entrepreneurs, a deviation from the norm in the sub-Saharan African community. Our findings provide an insightful implications and recommendations for the sub-Saharan African community since most countries exhibit similar characteristics on religious beliefs and practices.

In this study, we only take Ghana as sample to empirically examine the religious effect on gender entrepreneurial performance. Therefore, further studies should be conducted to examine this phenomenon in across widely religious scope with a larger sample size. In addition a longitudinal study is proposed to examine how the impact will be if these dimensions of religion should change over time. The influence of foreign culture due to globalization on the religious dimensions used will also be an interesting research topic.

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