

Analytical Intervention of Remote Working Correlates on Risk Culture and Entrepreneurial Adaptability in South-South Geopolitical Zone, Nigeria: Covid-19 Perspective

Dr. Harry Orugba Ovharhe^{1*} Dr. Lawrence Emeka Igbokwe²

1.School of Social Development & Occupational Therapy,

University of Port Harcourt Teaching Hospital, Port Harcourt, Rivers State, Nigeria

2.Ignatius Ajuru University of Education,

School of Post Graduate, Entrepreneurship Studies, Port Harcourt, Rivers State, Nigeria

Abstract

This study explored the analytical intervention of remote-working correlates on risk culture and entrepreneurial adaptability in South-South geopolitical zone, Nigeria. The study adopted ex-post facto design and exploratory research design. Data were generated from entrepreneurs' with specialty on self-development training program for hand craft skills by quantitative and qualitative methods. The study used multi-stage cluster sampling and proportionate stratified random sampling techniques. A total population of 200 and a sample size of 133 were determined using Krejcie and Morgan Table. Also, 133 copies of questionnaire were distributed to the respondents and 127 copies were completed and retrieved. The instrument was validated with reliability above 0.7 co-efficient, using Cronbach Alpha technique. The reliability coefficient analysis was attitude ($\alpha=0.912$), behaviour ($\alpha=0.893$), competence ($\alpha=0.894$), adaptability ($\alpha=0.911$) and remote working ($\alpha=0.901$). Four research questions and four hypotheses were raised which were tested with KMO for the sampling adequacy and Barlett's test for data appropriateness sphericity. The Ordinary Least Square Method (OLSM) and Partial Correlation Co-efficient were used to analyze the hypotheses of the explanatory, response and intervening variables via SPSS 25 version. From the findings, remote working correlates risk culture and entrepreneurial adaptability positively. In conclusion, attitude, behavior and competence have significant influence on entrepreneurial adaptability of self-development training program enterprise. Based on the findings and conclusion, this study contributes to the knowledge that to adapt with the storm of the covid-19 variant and working from home, risk culture measures should be streamline with the enterprise vision and mission pursuit. It could be recommended that to encourage remote working, the risk culture ABC model must be adopted and practice that will enable the enterprise to have competitive advantage. Also, risk culture and remote working should be encouraged because of the covid-19 pandemic to prevent the self-development training enterprise from bleeding.

Keywords: Attitude, Behaviour, Competence, Entrepreneurial Adaptability, Remote Working, Covid-19 Pandemic

DOI: 10.7176/JEP/12-34-05

Publication date: December 31st 2021

1.1. Overview

The world is currently experiencing shock that is rocking the corporate world because of the Omicron (B.1.1. 529) variant version of the covid-19 pandemic. It is believe that this stochastic shock would have negation impact on the corporate activities of enterprises. This would affect entrepreneurial fruition and productivity in the short-term and long-run from its threshold. Hence, every investment that functions like an entrepreneurial seed would yield fruition which generate high proficient; return of investment (ROI), return on asset (ROA), return on equity (ROE), internal rate of return (IRR), profitability index (PI), earnings before interest and tax (EBIT), return on capital employed (ROCE) and pay back period (PBP).

One of the possible remedies that would address these trajectories that jeopardize the enterprise healthiness is to create an analytical intervention of remote working correlates on risk culture and entrepreneurial adaptability. Entrepreneurs' with specialty on the field of self-development training program for hand craft skills need to guarantee their trainees with service quality delivery in the trend of this pandemic calamity. For enterprise to survive this Omicron (B.1.1. 529) variant they need to develop risk culture strategies for them to adapt in the business environment that is creeping and crawling because of the pandemic. Hence, if the risk culture is not well strategies, the trainee learning the hand craft skills process may not yield service quality delivery. In the tail of this, working from home needs to be considered and adopted for convenience of the trainer and the trainee in the self-development training program for hand craft skills learners.

As the Omicron (B.1.1. 529) variant version of the covid-19 pandemic create dynamism in the competitive business environment, every entrepreneurs seeks to adapt as to gain competitive advantage to achieve plight of leading edge rather than bleeding edge. This could be attribute to Darwin's contribution that; it is not the strongest organism, not the fastest organism, not the powerful organism that wins the (business) environment, but those

organism that possesses entrepreneurial wings and enterprise gills which were able to adapt (innovate, change and compete) are those that can survive the environment. It could be term to be that every entrepreneur should develop wings to fly to its unlimited or highest value stream not to be caught by horrible circumstances and learn to continue breathing despites the storms in turbulent, worrisome, competitive, reckless, dynamic and troublesome times in the business environment.

As markets, economies and other factors change in this increasingly unstable and unpredictable environment, enterprise that have a distinct advantage are those that can adapt to changes, adapt to innovation and adapt to competition. Typically this includes smaller or trendy enterprises, however even self-development training program for hand craft skills being sponsored by NDDC, SPDC, MTN, GLO and NGOs has successfully negotiated the waves of change for suitable adaptability purposes. Enterprise can bring adaptability to their core strength by being open to changes and innovations (Bertha, Ferry & Himadhani, 2020).

Entrepreneurs can train and bring new and more current skills, innovations and adaptability concepts to the table for growth and survival purposes in the enterprise worrisome and turbulent times. Perhaps, adaptability is foremost a state of mind for every enterprise to pursuit their mission and vision within derail in the business environment at staggering periods. For adaptability to be achieve with meaningful goes, risk culture values and belief system should be well streamline and synchronize with adaptability to changes, adaptability to innovation and adaptability to compete.

Dennison (2019) fathoms the culture model as mission, consistency, involvement and adaptability in the corporate world that could create motion for entrepreneurial adaptability (Alba, Kazuro & Kenju, 2016; Anastasiia, Galina & Michael, 2018). Hence, culture is very significant on adaptability for entrepreneurs to survive in the corporate world. Entrepreneurs must capture the trend of adaptability as ability-to-motivate, ability-to-change, ability-to-strategize, ability-to-brainstorm, ability-to-innovate, ability-to-think, ability-to-compete and ability-to-work. Thus, entrepreneurial adaptability is the creative-change process of being able to evolves with stimulating, motivating, leading and controlling the environment for visionary suitability purposes.

Entrepreneurial adaptability is a continuous improvement syndrome that involves creative, consistent and constant changes to a corporate or individual entity towards achieving goals in alignment with her vision and mission. Adaptability should always be trail with the vision and mission of the enterprises. Entrepreneurs are burden-bearer and play-maker because they tend to adapt to the economic, social cultural, technology, ethnical, ecological, political and legal dimensions in the business environment. Entrepreneurial adaptability can be well express in the following equations are; viz:

Risk culture + adaptability + vision= goals accomplishment (survival) and leading edge (survival)

-Risk culture – adaptability – vision = bleeding edge

The most important way in which risk culture matters is that it has a critical effect on risk management effectiveness and entrepreneurial adaptability via adapt to innovate, adapt to change and adapt to compete. The (Institute of Risk Management, 2012b) IRM points out: The prevailing risk culture within an enterprise can make it significantly better or worse at managing risks if there is no stream lining effective and efficient adaptability policies (Institute of Risk Management, 2012b). At both entrepreneur level and intrapreneur level, risk culture affects enterprise in the following ways:

-Risk culture affects risk appetite, including strategic and tactical decisions on how much risk to take in a range of situations and settings in an enterprise system.

-Risk culture influences attitudes towards risk, shaping the way individuals and groups position themselves towards risk in situations that are perceived as risky and important.

-Risk culture informs the setting of objectives and strategies, as key decision-makers seek to determine the optimal course in an uncertain environment and context.

-Risk culture determines the ability to take the right risks safely because it influences the effectiveness of risk policies, procedures and practices.

-Risk culture can prevent the appearance of condoning wrong behaviours, which can arise when leaders send inconsistent messages on the level of acceptable risk.

Setting risk culture directly from the top requires a clear vision statement of intent from leaders in the enterprise, laying out their vision and policy for risk management, describing their values and beliefs about risk, and explaining the approach that they intend to take in order to exploit risk and create benefits. The projected risk culture should be actively communicated to all workforces, so no one is doubt about how risk will be addressed within the enterprise and appropriate risk-related behaviour is actively promoted and encouraged.

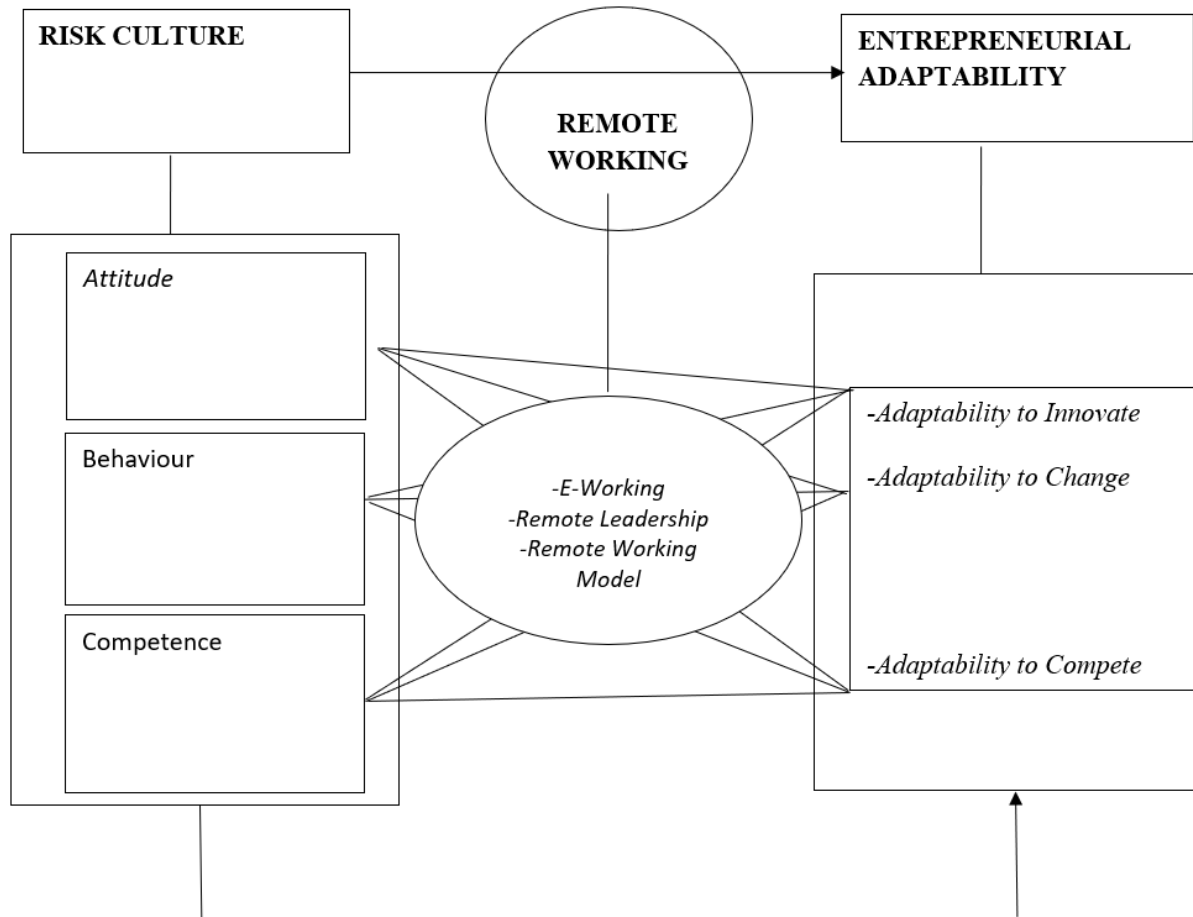
Considering the pandemic climax, for risk culture and adaptability component to be effective and efficient, attention needs to be drawn to working for home. Working from home could streamline a lot of bottlenecks that surround enterprise performance excellence and success to be achieved. Working from home which enables enterprise to adapt to the environment could be among the best practices for entrepreneurs especially in the training and development functions to survive in maintaining their high profitability index, cost-benefit analysis, internal return of return, profit after tax and earnings before interest and tax. For the essence of the survey, the remote

working dimension of electronic working (e-working), remote leadership and remote working model are been consider for the discussion (Ferreira, Claver, Pereira & Thomaz, 2020).

Thus, this study sets to close the knowledge gap that evolves during the covid-19 pandemic on analytical intervention of remote-working correlates on risk culture and entrepreneurial adaptability in South-South geopolitical zone, Nigeria.

1.2. Operationalized Framework

OPERATIONALIZED FRAMEWORK ON THE VARIABLES OF INTERVENTION OF REMOTE WORKING BETWEEN RISK CULTURE AND ENTREPRENEURIAL ADAPTABILITY



SOURCE: Researcher's Operationalization, 2021

The independent variable in this study is risk culture. Based on the earlier study of International Risk Management (IRM, 2012a), the explanatory variable in this study are Attitude, Behaviour and Competence. On the other hand, the response variable for this study is entrepreneurial adaptability. The measures of Entrepreneurial Adaptability are Ability to Innovate, Ability to Change and Ability to Compete as opined by Evgeniya, Sam & Cinzia (2021). However, the moderating variable is adopted as Remote working coined from the early work of Ferreira, Claver, Pereira & Thomaz (2020) in The Path to Remote-Working adopted by which entails e-working, remote working model and remote leadership.

1.3. Objectives of the Study

Specifically, this study explores analytical intervention of remote-working correlates on risk culture and entrepreneurial adaptability in South-South geopolitical zone, Nigeria with the following projected objectives.

- i. To explore the correlate of attitude and entrepreneurial adaptability among self-development learning programs.
- ii. To explore the correlate of behaviour and entrepreneurial adaptability among self-development learning programs.
- iii. To explore the correlate of competence and entrepreneurial adaptability among self-development learning programs.
- iv. To explore the intervention of remote working correlates on risk culture and entrepreneurial adaptability among self-development learning programs.

1.4. Research Questions

Based on the specific objectives, the research question were as follows.

- i. What is the explored correlate of attitude and entrepreneurial adaptability among self-development learning programs?
- ii. What is the explored correlate of behaviour and entrepreneurial adaptability among self-development learning programs?
- iii. What is the explored correlate of competence and entrepreneurial adaptability among self-development learning programs?
- iv. Does intervention of remote working correlates risk culture and entrepreneurial adaptability among self-development learning programs?

1.5. Research Hypotheses

The hypotheses were stated below as follows.

Ho_i: Attitude does not correlate entrepreneurial adaptability among self-development learning programs.

Ho_{ii}: Behaviour does not correlate entrepreneurial adaptability among self-development learning programs.

Ho_{iii}: Competence does not correlate entrepreneurial adaptability among self-development learning programs.

Ho_{iv}: Intervention of remote working does not correlate risk culture and entrepreneurial adaptability among self-development learning programs.

2. Literature Review

2.1. Theoretical/Conceptual Foundations

2.1.1. A-B-C Risk Culture Theory

The above theory was used as augmented by Hillson and Murray-Webster (2007) been adopted by International Risk Management (IRM, 2012a) known as risk culture theory that deals with the norms, values, belief, competence, attitude and behavior of individuals or entrepreneur consistent practices and action of adopting risk in the enterprise environment. Entrepreneur recognized culture, but more relevant key that played significant role as risk culture in an enterprise especially when link to the current covid-19 variant calamity that poses threat to the business environment. Entrepreneur is its enterprise should integrate viable risk that is goal and result oriented. Risk culture entails entrepreneur's attitude, behavior and cultural competency. When entrepreneur get involved with consistent and regular pattern of practicing risk, it would regarded as risk culture. The value and belief system of such action and attributes that reflects the changes in an enterprise via learning is the behavioural risk. However, the entrepreneurial behavior is the undertone on how idea, thought, mind-set and philosophy of action is based on the risk attitude. This promote entrepreneurial competency in an enterprise input and output systematically. Such culture imbibes entrepreneurial competency as the backbone of knowledge, skill and attitudinal structuring in the enterprises.

The attitude, behavior and competence of entrepreneurs with specialty on hand craft skills are highly needed in the self-development training program for trainee. The rapid spread of the Omicron covid-19 variant needs new entrepreneurial adaptability strategies to manage the threats.

This gives room for entrepreneurs adoption of the A-B-C Model of risk culture; attitudes that sharpen behaviour into modeling cultural competency in an enterprise. The A-B-C model creates feedback loops as prevailing risk culture that influences how entrepreneur think and act in the enterprise (Hillson & Murray-Webster, 2007).

The A-B-C Model is the credible entrepreneurial approach to risk. If entrepreneurs want to develop a risk-mature culture, they ought to behave in an appropriate way towards risk. But this in turn will be piloted by risk attitudes. Entrepreneurs need to explore the central role of risk attitude as a key underlying driver of risk behaviour and risk culture, and shows how to change the risk culture by actively managing entrepreneur attitude to risk (IRM, 2012b).

The implicit dimension of risk culture introduces challenges, pitfalls and bottlenecks peradventure an enterprise wishes to improve or change any aspect of corporate culture, including its risk culture.

The A-B-C Model could be express as follows in consideration to entrepreneurial adaptability in an enterprise.

- *Attitude* is the preferably state adopted by an entrepreneur or enterprise in other to adapt to change, adapt to work, adapt to the competition, adapt to client orientation, adapt to pandemic, adapt to reckless situation and adapt to the business environment being influenced by the entrepreneurial mindset of philosophy.
- *Behaviour* encompasses implicit and explicit dimensions of knowledge, skills and attitude via learning or experience that influences policy formulation, thinking faculty, decision making, responses to stimuli from client and enterprise.
- *Cultural competence* is the pattern of consistent actions derived from norm, standard, conformity, values and beliefs system inherent by entrepreneurs or enterprise in line with her vision and mission

so as to adapt in the environment. This lubricates the potential, capability, talent and cognitive ability of individuals in an enterprise.

The A-B-C Model is based on the following considerations:

- The cultural competence of group; entrepreneurs, intrapreneurs, coentrepreneurs, copreneurs and ultra-preneurs arises from the repeated behaviour of its environment
- The behaviour of the entrepreneurs, intrapreneurs, coentrepreneurs, copreneurs and ultra-preneurs is moderated by its piloted attitudes
- The synchronization of attitudes and behavior are moderated by the prevailing cultural competence of the entrepreneurs, intrapreneurs, coentrepreneurs, copreneurs and ultra-preneurs.

The key elementary features of the A-B-C Model are behaviour that evolves from entrepreneurs' attitude and its cultural competency. This shows that risk culture is not static, because it's formed by behavior which is dynamic in nature. This portrays that attitude, behavior and competence are all functional element of risk culture.

Hence, risk culture can be express quantitatively as follows:

Let; Risk Culture = RK

A= Attitude

B = Behaviour

C = Competence

Therefore $RK = f(A + B + C)$

The model above represents that if there is positive increase in the attitude, behavior and competence by entrepreneurs it will in return increase the risk culture positive outcome in an enterprise whereby sharpen the entrepreneurial adaptability. This shows a positive correlates among the risk culture and entrepreneurial adaptability. Thus, adapt to changes, adapt to compete, adapt to the pandemic, adapt to work, adapt to stimuli, adapt to innovativeness, adapt to technology and adapt to policy/decisions are all bend on the functional plight of risk culture been integrated in an enterprise.

Thus, the above linear function $Y_t = a_0 + a_1(bx_t) + U_t \dots \text{equ}(a)$

Where Y_t = the criterion variable of Entrepreneurial adaptability

X_t = the predictor variable of Risk culture

U_t = the error term; a_0 = constant or intercept; b = Slope of co-efficient of the explanatory variables

-Regression Model Specification

The Regression Model could be the best to express the correlates among the explanatory variables (Attitude, Behaviour & Competence) and response variable (Entrepreneurial adaptability) in parametric measurement.

Where; Entrepreneurial Adaptability (EA), Attitude (A), Behaviour (B), Competence (C), Error Term (U_t),

Thus, $EA_t = f(A_t, B_t, C_t) \dots \dots \dots (i)$

-Linear Equation

$EA_t = a_0 + a_1(A_t) + a_2(B_t) + a_3(C_t) + U_t \dots \text{equ}(ii)$

-Log Linear Equation

$\log EA_t = \log a_0 + a_1 \log(A_t) + a_2 \log(B) + a_3 \log(C) + U_t \dots \text{equ}(iii)$

-Differentiation Linear Equation

$DEA_t = Da_0 + a_1 D(A_t) + a_2 D(B) + a_3 D(C) + U_t \dots \text{equ}(iii)$

The above set of linear interdependencies between attitudes, behaviour and competence of risk culture allows the development of self-reinforcing feedback loops to entrepreneurial adaptability. These can either create a linear phenomenon, where poor attitudes, behavior and competence lead to inappropriate risk culture and build a negative entrepreneurial adaptability, which in turn reinforces bleeding edge entrepreneurs, intrapreneurs, coentrepreneurs, copreneurs and ultra-preneurs. Hence, the differentiation and logarithms model comes into play to streamline the worrisome noises that cripples the entrepreneurial adaptability. Alternatively, the loop can act as a systematic structure, with good attitudes, behavior and competence producing appropriate risk culture and a positive entrepreneurial adaptability by the entrepreneurs which drives as competitive advantage and leading edge in the enterprises.

2.1.2. Applying the A-B-C Model to Remote Working

The omicron variant risk and threat to the entrepreneurs' with specialty on self-development training program for hand craft skills, could not be managed without considering remote working. Working from home with the application of risk culture features and adaptability would be meaningful track of survival for entrepreneurs.

The excellence in the synchronization of risk culture explanatory variables (attitude, behavior and competence) capability as influence the entrepreneurial adaptability could be intervened by the remote working because of the meaningful tactics of tackling the covid-19 variant obstacle in the business enterprise. The pitfalls and bottleneck around the covid-19 has cripple most enterprise especially in the training and development, workshop, apprenticeship, simulation training and mentorship programme. This has led to strategized working from home which could be term as remote working such as e-working that guarantees flexi time and flexi enterprise for entrepreneurs and intrapreneurs (Aguilera, Lethiais, Rallet & Proulhac, 2016; Mostafa, 2021).

Ferreira, Claver, Pereira and Thomaz (2020) postulate three dimensions of remote working such as e-working, remote working model and remote leadership. E-working which is electronic work has been entrepreneurs' means adaptability to the current pandemic. The covid-19 protocols of social distancing, washing of hands, sanitizers, lock-down, isolation period has been knockdown by the e-working adaptability. Training and learning enterprise can work from home effectively. Training and home has a lot of advantages from working from home if model on cost-benefit analysis. Training and learning enterprise have cost minimization from overheads, administrative cost and prime cost as they adapt to e-working while the application risk culture.

Remote working gives respect to people at all level, the enable the enterprise to develop conducive working remote model for effectiveness and efficiency of motion flow at working from home with flexi and flexible time strategies (Felstead & Henseke, 2017; Donnelly & Johns, 2020). The remote leadership should inculcate the ABC risk culture model to streamline the entrepreneurial adaptability. This requires the right attitude, right behavior and right competence of culture practice by the leadership to correlate adaptability. Remote leadership requires trust and charisma that will lead the enterprise to its targeted goals in line with her vision and mission despite the obstacles poses by the covid-19 pandemic.

3. Methodology

The exploratory research design with ex post facto research design were considered fit for the study. The concept of remote working in liaison with the covid-19 pandemic is new in the entrepreneurial field especially when related with the new omicron variant. The population was drawn from the entrepreneurs that specialized and organized self-development training program for hand craft skills across the South-South region, Nigeria. But only four states (Delta, Bayelsa, Rivers and Akwa-Ibom) were accessible prior to logistic and proximity factors as well as restrictions from the variants of the pandemic threats. From the accessible population, the multi-stage cluster sampling technique and proportionate stratified random sampling were used to select self-development training programs enterprise that were able to complied with the covid-19 protocols such as washing of hand frequently, face mask wearing, social-distancing, lockdown, isolation period and other precautionary standard as designated by the covid-19 pandemic board.

However, a total accessible population of two hundred entrepreneurs that engages on self-development training program with fifty each from respective states was targeted and equally distributed. But based on the restriction intensified by the covid-19 laid down protocols the sample size was reduced using the Krejcie and Morgan Table to the estimated sum of one hundred and thirty three only. Four point likert-scale was introduce with twenty self-structured questionnaire to the entrepreneur of each firm only. The validated instrument was used to conduct pilot study via on-line interface been analysed by Cronbach Alpha co-efficient. Also, the feedback questionnaire was processed, coded and cleansed. But, only 127 are viable for data analysis with Ordinary Least Square Method (OLSM) of regression analysis and partial correlation. Also the deterministic factor analysis (Kaiser-Meyer-Olkin and Barlett's test) for confirmatory of threshold value showing the index status multi-collinearity and auto-correlation correlates among the predictor variable and criterion variable proxies were employed using Statistical Package for Social Science (SPSS) version 25.

4. Results and Discussion

To further confirm the consistency of the admitted questionnaire, the study employed the reliability test using the Cronbach alpha reliability statistics.

Table 4.1: Reliability Statistical Output

Variables	Explanatory/Response Variables	Alpha Value
Risk Culture (Predictor Proxies)	Attitude	0.912
	Behaviour	0.893
	Competence	0.894
Entrepreneurial Adaptability (Criterion Proxy)	Adaptability	0.911
Intervening Proxy	Remote Working	0.901

Source: SPSS statistical value

Using the Cronbach alpha statistics to scale the variables, it can be easily observed that there is convergence in the responses given by respondents. This shows clarity and comprehensive nature of the instrument (questionnaire items). This is linked to the fact that all items showed an alpha values greater than 0.80 (80%) shows reliability of the study variables.

It should be further identified that the study utilized dimension reduction, as all items under each dimension/measures were statistically collapsed into a single principal component using factor analysis, it is

therefore relevant to similarly show how well captured these items are in their respective status using the confirmatory factor analysis.

Table 4.2: Confirmatory Factor analysis test using the KMO

Variables	Determinant	KMO of Sampling Adequacy	Sig
Attitude	0.1586013	0.929	0.000
Behaviour	0.4651321	0.840	0.000
Competence	0.7682308	0.892	0.000
Adaptability	0.8210008	0.890	0.000
Remote Working	0.9762009	0.904	0.000

Source: SPSS statistical value

The output above shows all significant statistics to be 0.000. The above extract revealed threshold both the multi-collinearity and auto-correlation among items of the same explanatory variable and response variable. The KMO (Kaiser-Meyer-Olkin) that convey the sample adequacy structure of the sampling size is above 50%(0.5) greater in all adopted explanatory variables and response variable showing that individual principal element deduced from the instrument are prior to the items expressed in the questionnaire are consistent, precise and reliable. This further leads to the rejection of the null hypotheses at the 0.05 level of significance among the explanatory variables and the response variables at conformity of significance value of 0.000 sampling adequacy. Therefore, self-development training program enterprise shows suitability of the proxies' viability and credibility for further procedural test.

Inferential Testing of Hypotheses

To ascertain the statistical level of the inferential test, the ordinary least square method and partial correlation method were employed for further analysis.

Hypotheses 1-3

Regression Coefficient Model 1 (Adaptability)

Table 4.3: Multiple regression coefficient and significance Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.002E-013	.011		.000	1.000
1 Attitude	.642	.046	.642	13.914	.000
Behaviour	.682	.047	.682	14.632	.000
Competence	.469	.036	.469	13.085	.000

a. Dependent Variable: Adaptability

Source: Author's Field Survey (2021)- SPSS version 25 output

Unlike the first model, it can be observed that all explanatory variables show positive influence on response variable towards the effectiveness and efficiency of entrepreneurial adaptability. This shows that for every increase of landmark in attitude, adaptability will increase by 0.642 (64.20%) units respectively. Although behaviour and competence both exhibit positive coefficient with the measure of the response variable, which shows that a unit increase in behaviour and competence will lead to a 0.682 (68.20%) and 0.469 (46.90%) unit respectively in the effectiveness of entrepreneurial adaptability. This therefore shows in terms of behaviour has significant influence on adaptability which might activate the effectiveness of the self-development training program enterprise. Although this depend fundamental on the ABC theoretical underpinnings that shows a peculiar behavior observable in the self-development training program enterprise. This predict high outcome of the firm's ability to have competitive edge advantage. Likewise, the same view was coined by Mostafa (2021). This is in line with the finding of that the most important way in which risk culture matters is that it has a critical effect on enterprise effectiveness and adaptability (Hillson, 2007). The Institute of Risk Management (2012a) points out the prevailing risk culture within an enterprise can make it significantly better or worse at managing risks (Institute of Risk Management, 2012b). At both enterprise level and entrepreneur levels, risk culture affects adaptability in long-term and short-term decisions on how much risk to take in a range of situations and settings.

Streicher, Eller & Zimmermann (2018) fathoms that risk culture model can be understood as the way entrepreneur handle risks in a specific enterprise context. It is essential to understand the relevant factors of risk culture ABC model and its interactions with attitude, behavior and competence. The model of risk culture is better comprehend at different levels of accessibility ranging from enterprise structures, like policy, standard and decision making, to basic assumptions like implicit value, beliefs or shared experiences in handling risks.

Ching, Mohd-Rahim, Zainon, Loo and Aziz (2020) conceptualized that lack of risk culture can threaten an enterprise viability and adaptability. They supported that risk culture features such as risk policy, risk appetite, risk language, risk attitude, behavior and competence have direct effects and significantly influence on enterprise. Kumar (2021) touches upon the different aspects of risk culture which is a building block of the success of enterprise. It means that every entrepreneur has a role to perform adapt with risk dimensions (attitude, behavior and competence). However, enterprise needs to achieve her strategic goal and sustainability by adopting risk culture.

Hypothesis 4

Table 4.4: Partial Correlation test for evaluating the intervening effect of remote working on risk culture and adaptability.

Correlations			Risk culture	adaptability
Control Variables		Correlation	1.000	.814
		Significance (2-tailed)	.	.000
Remote Working	Risk culture	Df	0	127
		Correlation	.814	1.000
	Adaptability	Significance (2-tailed)	.000	.
		Df	127	0

Source: Author's Field Survey (2021)- SPSS version 25 output

The above table in null form hypothesized, the intervention of remote working does not correlate risk culture and entrepreneurial adaptability among self-development learning programs. The study observes from the probability level of 0.000 that the intervening variable significantly intervene the correlate between risk culture and entrepreneurial adaptability. The positive correlated value of 0.814 revealed that an increase in the intensity of the intervening variable (remote working) is likely to subsequently increase the existing correlates between risk culture (attitude, behavior and competence) and entrepreneurial adaptability (adapt to change, adapt to innovate and adapt to compete) by up to 81.40%.

This is in line with the findings of Sako (2021) who pointed out that the COVID-19 pandemic made remote working a sudden necessity for many employers and employees in 2020. He paraphrased that remote working and remote leadership should be introduced for enterprise sustainability and adaptability. Also, Islam, Igwe, Rahman and Saif (2021) strongly belief that the impact of remote working on the global COVID-19 pandemic variant in health, economic and enterprise sector is becoming visible. Also they postulated that the difficulty to find trustworthy employee on remote working practices but not regarding to entrepreneurs who adapt to risk, adapt to change, adapt to innovativeness and adapt to compete. They also pose remedies such as training and development to be the possible solution to remote working in the short term and long term. Moreover, Cygal, Gilliland and Hannibal and Stirling (2021) opined that as the COVID-19 pandemic rapidly gained fresh ground around the world in late 2019 and early 2020, few could have foreseen just how much would change in terms of personal and professional circumstances. They of the plight that enterprise adapt to re-thinking, adapt to innovation and adapt to change with the risk culture application.

5. Conclusions, Recommendations and Contribution to Scholarship

5.1. Conclusion

Risk culture has been proven to be vital in the training and development program enterprise. The entrepreneur in the enterprise has been able to develop adaptive syndrome from the risk attitude, behavior and competence as ways of coping with the covid-19 pandemic variant, also by intervening with remote working.

Four research questions and four hypotheses were raise to justified the research, however, the explanatory variables were able to positive significantly influence the response variable. More so the intervening variable correlates the predictor variable and criterion variable positively. This result influence on adaptability to innovation, adaptability to change and adaptability to compete are vital tools for survival and sustainability of entrepreneurs' in the self-development training programme on hand craft skills.

5.2. Recommendations

Based on the findings and conclusions the following recommendations were made

1. The entrepreneur should adopt remote leadership in self-development training enterprise with right attitude and competence to fit in the pandemic which will give them competitive edge
2. To encourage remote working, the risk culture ABC model must be adopted and practice that will enable the enterprise to have competitive advantage
3. The enterprise should be prepared as all times to be able to adapt to changes, adapt to innovate and adapt to

compete as to gain positive influence over the covid-19 pandemic variant effect.

4. Risk culture and remote working should be encouraged because of the covid-19 pandemic to prevent the self-development training program enterprise from bleeding.

5.3. Contribution to Scholarship

This study has contributed to the existing knowledge as follows:

- Attitude, behaviour and competence are all drivers of risk culture in an enterprise that could influence adaptability.
- The means of survival by the self-development training programme during this covid-19 pandemic is to adapt to e-working, remote leadership and remote working model.
- To adapt with the storm of the covid-19 variant and working from home, risk culture measures should be streamline with the enterprise vision and mission pursuit.

REFERENCE

- Aguilera, A., Lethiais, V., Rallet, A., & Proulhac, L. (2016). Home-based telework in France: Characteristics, barriers, and perspectives. *Transportation Research Part A: Policy and Practice*, 92, 1-11. <https://doi.org/10.1016/j.tra.2016.06.021>.
- Alba, Z., Kazuro, K., & Kenju, A. (2016). Effects of risk attitude, entrepreneurship education and self-efficacy on entrepreneurial intentions: A structure equation model approach to entrepreneurship. *International Review of Management and Business Research*, 5, 45-52.
- Anastasiia, L., Galina, S., & Michael, H. M. (2018). National culture, effectuation, and new venture survival: global evidence from student entrepreneurs. *Springer Small Business Economics*, 49, 711-715.
- Bertha, M. S., Ferry, J., & Himadhani, M. (2020). Analysis of the uncertainty sources and SMEs' survival. *Policy for Innovative, Interventions and Entrepreneurship Journal*, 1, 1-27. <https://doi.org/10.1080/08276331.2020.1764737>.
- Ching, W. C., Mohd-Rahim, F. A., Chuing, L. S., Zainon, N., Aziz, N, M. (2020). Conceptualising risk culture on enterprise risk management (ERM) implementation in construction companies. *Built Environment Journal*, 17, 59-70
- Cygal, K., Gilliland, M., Hannibal, E., & Stirling, E. (2021). *Remote work: The road to the future transformation of the global workforce*. Worldwide ERC, Deloitte.
- Dennison, D. R. (2019). *Introduction to Dennison model*. Weinfelden, Switzerland. Denison Consulting LLC. <https://www.denisonconsulting.com>.
- Donnelly, R., & Johns, J. (2020). Recontextualising remote working and its HRM in the digital economy: An integrated framework for theory and practice. *The International Journal of Human Resource Management*, 45, 34-42. Advance online publication. <https://DOI.ORG/10.1080/09585192.2020.1737834>.
- Evgeniya, L., Sam, B., & Cinzia, D. (2021). Clusters as institutional entrepreneurs: Lessons from Russia. *Journal of Innovation and Entrepreneurship*, 10, 324-331.
- Felstead, A., & Henseke, G. (2017). Assessing the growth of remote working and its consequences for effort, wellbeing and work-life balance. *New Technology, Work and Employment*, 32, 195-212. <https://doi.org/10.1111/ntwe.12097>.
- Ferreira, J., Claver, P., Pereira, P., & Thomaz, S. (2020). *The path to remote-work in maturity*. Boston Consulting Group.
- Hillson, D. A., & Murray-Webster, R. (2007). *Understanding and managing risk attitude* (2nd ed.). Aldershot, Surrey, UK: Gower.
- Institute of Risk Management. (2012a). *Risk culture under the microscope: Guidance for boards*. London, UK: Institute of Risk Management.
- Institute of Risk Management. (2012b). *Risk culture: Resources for practitioners*. London, UK: Institute of Risk Management.
- Islam, A. M., Igwe, P. A., Rahman, M., & Saif, A.N.M. (2021). Remote working challenges and solutions: Insights from SMEs in Bangladesh during the COVID-19 pandemic. *International Journal of Quality and Innovation*, 5, 119-140. DOI:10.1504/IJQI.2021.10035030
- Kumar, S. (2021). Risk culture is a necessary condition for enterprise risk management to succeed. *Fortune Institute of International Business*, New Delhi India <https://www.researchgate.net/publication/353591118>. DOI: 10.20935/AL2464
- Mostafa, B. A. (2021). The effect of remote working on employees wellbeing and work-life integration during pandemic in Egypt. *International Business Research*, 14, 41. DOI:10.5539/ibr.v14n3p41.
- Sako, M. (2021). From remote work to working from anywhere. *Technology Strategy and Management*, 64, 20-22. 10.1145/3451223
- Streicher, B., Eller, E., & Zimmermann, S. (2018). Risk culture: An alternative approach to handling risks: theory, models, and applications. *Psychological Perspectives on Risk and Risk Analysis* (pp.217-247).

DOI:10.1007/978-3-319-92478-6_10

APPENDIX QUESTIONNAIRE

Please Tick [] in the appropriate place

PERSONAL DATA

1. Name of Enterprise
2. Gender:
 - a. Male
 - b. Female
3. Marital Status:
 - a. Single
 - b. Married
4. Age:
 - a. 20 – 29
 - b. 30 – 39
 - c. 40 – 49
 - d. 50 – 59
 - e. 60 and above
5. Educational qualification:
 - a. FSLC
 - b. SSCE
 - c. HND/OND
 - d. First Degree
 - e. Masters
 - f. Ph.D
6. Number of years in the Enterprise:
 - a. less than 2 years
 - b. 2 – 5 years
 - c. 6 – 10 years
 - d. above 10 years

Please carefully tick (√) the option as it relates to your perception of the questions.

- 1 = Most Satisfactory
 2 = Moderate Satisfactory
 3 = Rare Satisfactory
 4 = None Satisfactory

RISK CULTURE

S/N	PART A: Attitude	1	2	3	4
1.	The enterprise risk value system on our consistency and vision is credible				
2.	Our belief system gives us appetite to withstand risk				
	We are optimistic is dealing with risk in the environment				
3.	We responsibly when there are threats				

PART B: Behaviour		1	2	3	4
1.	We interact with trainee for positive resultant impulse on riskiness				
2.	Our personalities promote risk ethic and standard in the enterprise				
3.	Our expectancies is towards growth				
4.	Perception of risk in the short term and long term drives us to respond appropriately				

PART C: Competence		1	2	3	4
1	Cognitive, psychomotor and affective skills are credible aspect of entrepreneurs				
2	Knowledge driven entrepreneurs are ready to face risk				
3	Entrepreneurs potential give them ability to cope with stressors from the enterprise environment				
4	Entrepreneur do not lacks charisma in times of turbulent storms				

ENTREPRENEURIAL ADAPTABILITY

PART D: Adaptability		1	2	3	4
1	Adapt to innovations enable entrepreneur to generate new ideas and brainstorming				
2	Adapt to change make entrepreneur to respond to calamity swiftly				
3	Adapt to compete gives mean to competitive edge				
4	Adapt to risk are strength of every entrepreneur				

Remote Working

PART E: Remote Working		1	2	3	4
1	Remote leadership style enable enterprise to plan and control enterprise activities				
2	Electronic working is one of the best approach to fine-tune calamity situation				
3	Remote working model could streamline our capability to cope				
4	Agility is our tactic on working from home				