

# EFFECT OF CULTURAL FACTORS ON THE ENTREPRENEURIAL BEHAVIOUR OF YOUTHS IN NORTH-CENTRAL NIGERIA.

<sup>1</sup>ADAMU, Abdul PhD & <sup>2</sup>ATULUKU, Monday PhD

<sup>1&2</sup>Department of Business Administration, Nasarawa State University, Keffi.

## Abstract

*Cultural factors are critical in influencing entrepreneurial behaviour, particularly among youths in emerging economies. This study investigated the effect of cultural factors, namely collectivism and individualism, on the entrepreneurial behaviour of youths in North-Central Nigeria. Employing a survey research design, data were collected from a representative sample of youths using structured questionnaires. Partial Least Squares Structural Equation Modelling (PLS-SEM) was utilised to examine the relationships between the cultural dimensions and entrepreneurial behaviour. The findings indicated that collectivism exerts a positive and significant effect on entrepreneurial behaviour, with a beta coefficient of 0.216, a t-value of 14.406, and a p-value of 0.000. Youths who embrace collectivist values tend to collaborate, share resources, and support one another in business ventures, thereby fostering innovation and enhancing entrepreneurial success. Likewise, individualism was found to have a positive and significant impact, with a beta of 0.572, t-value of 5.928, and p-value of 0.000. Individualistic tendencies promote self-reliance, initiative, and independent decision-making, enabling youths to pursue entrepreneurial opportunities effectively and innovate within their ventures. Based on these results, it is recommended that small and medium enterprises and support agencies promote programmes that reinforce collectivist principles through teamwork and community-oriented entrepreneurship. Simultaneously, initiatives fostering individual creativity, mentorship, and personal initiative should be encouraged to capitalise on the benefits of individualism. Integrating these approaches can enhance youth entrepreneurship, innovation, and sustainable economic growth in North-Central Nigeria.*

**Keywords:** Cultural factors, collectivism, individualism, youth, entrepreneurial behaviour.

## INTRODUCTION

Entrepreneurship is a key driver of global economic growth, job creation, and innovation. It is commonly described as the capacity of an individual or group to identify or create an opportunity and exploit it to the benefit of society, while simultaneously generating value for the innovator and their organisation. Dau (2014) defines entrepreneurship as the establishment of new businesses, coordinated groups of people who work together to produce fresh value-adding economic activities. This suggests that entrepreneurship is synonymous with the creation of new firms that contribute positively to societal and economic development. However, entrepreneurship extends beyond merely founding or managing firms. Ezeanokwasa and Nwachukwu (2014) emphasise that, from an economic standpoint, entrepreneurship entails the strategic combination of resources, labour, materials, and other assets in such a way that their collective value surpasses their individual worth. From a managerial perspective, entrepreneurship is understood as a dynamic process involving the introduction of change, innovation, or the restructuring of existing organisational or market frameworks. Within business administration, it is further conceptualised not simply as a personal trait, but as a strategic, goal-driven activity characterised by opportunity recognition, experimentation, and the mobilisation of resources to achieve set objectives. Entrepreneurship also embodies an underlying drive for autonomy and the reorganisation of established authority or operational structures.

Africa, renowned for its cultural diversity, provides a particularly rich context for examining the relationship between cultural practices and entrepreneurial behaviour. The entrepreneurial landscape across the continent is as complex and diverse as its socio-cultural fabric. Cultural norms, deeply embedded within African societies, exert significant influence on entrepreneurial behaviour by shaping motivations, decision-making processes, and the sustainability of enterprises. Some cultural values promote innovation and resilience, whilst others impose structural constraints. Yet, the extent and character of this influence remain underexplored, highlighting the need for further empirical research to illuminate how cultural dynamics shape entrepreneurial outcomes across Africa.

In Nigeria, entrepreneurship serves as a major engine of economic growth and innovation, and its development is profoundly influenced by the cultural environment within which it operates. With over 250 ethnic groups, Nigeria offers fertile ground for exploring how cultural practices influence entrepreneurial behaviour. While culture can act as either a facilitator or a constraint, there is still limited comprehensive research that systematically examines this intricate relationship within the Nigerian context.

Culture powerfully shapes attitudes, intentions, and behaviours, including entrepreneurial activity. Among the most influential cultural dimensions are individualism and collectivism. Individualistic cultures, which emphasise autonomy and personal achievement, typically encourage risk-taking, innovation, and opportunity-driven ventures. In contrast, collectivist cultures, which prioritise group harmony and shared responsibility, often promote community-oriented enterprises but may inhibit high-risk or unconventional entrepreneurial activity. Ajekwe (2017) highlights the dimension of power distance, referring to the extent to which inequality in the distribution of power is accepted in society and its institutions. In high power distance societies—such as those with monarchic or caste systems—social hierarchies are viewed as natural and unquestionable. Conversely, low power distance societies place a stronger emphasis on equality and merit, treating hierarchies as functional but not immutable. Within organisational settings, cultures with high power distance typically encourage centralised decision-making and rigid hierarchies, whereas low power distance cultures encourage participatory leadership and flatter structures.

Ahamefula et al. (2017) argue that culture represents the social heritage of a community or society. It comprises patterns of response developed over time to address challenges within the group and its environment, responses that become institutionalised and are passed on to subsequent generations. Culture therefore dictates what is considered right or wrong, important or trivial, acceptable or unacceptable in society. It encompasses explicit and tacit assumptions, beliefs, values, knowledge, and norms, alongside attitudes, dress, language, and behaviours that shape interaction with the world.

Another critical cultural dimension is uncertainty avoidance, which measures the extent to which societies are comfortable with ambiguity and risk. Individuals in high uncertainty-avoidance societies favour strict rules and predictable environments, while those in low uncertainty-avoidance cultures are more willing to embrace ambiguity and pursue self-employment. According to Yereka (2019), high uncertainty-avoidance societies attempt to control unpredictability through religion, technology, or legislation, whereas low uncertainty-avoidance cultures exhibit a greater willingness to take risks and experiment with new approaches.

Similarly, collectivism, as described by Soye and Asawoba (2016), is a cultural trait that reflects a strong social framework in which individuals expect group members to support and protect them. In collectivist societies, identity is derived from group membership rather than individual traits. West African societies, including Nigeria, are predominantly collectivist, valuing reciprocity, shared responsibility, and role reinforcement within communities. In contrast, individualism—as described by Yereka (2019)—reflects a preference for independence, autonomy, and personal achievement. Individualistic societies encourage individuals to act independently and often prize individual initiative, while collectivist cultures favour interdependence and strong communal ties.

### **Statement of the Problem**

Entrepreneurial behaviour is a recognised driver of economic growth, youth empowerment, and sustainable development. In North-Central Nigeria, however, youths continue to struggle with cultural constraints that limit their entrepreneurial potential despite several interventions by government and development agencies. Cultural orientations such as collectivism, individualism, power distance, uncertainty avoidance, and traditional norms exert strong influences on the way young people perceive risks, approach opportunities, and engage in innovation. According to Hofstede (2001), culture is a critical determinant of entrepreneurial attitudes and behaviours. Yet, in many communities across the

region, social practices that emphasise conformity, hierarchical respect, and risk aversion discourage independence, creativity, and innovation—attributes central to entrepreneurial success.

This challenge is compounded by youth unemployment and underemployment, which remain persistent despite the existence of entrepreneurship education and empowerment programmes. A major gap is that most policies and interventions overlook the cultural factors that either encourage or constrain entrepreneurial behaviour. Consequently, many youths are unable to fully translate their knowledge and skills into viable business ventures. Addressing this problem requires a systematic investigation of how cultural values and practices shape the entrepreneurial behaviour of young people in North-Central Nigeria. The specific objectives of the study are to:

- i. Ascertain the effects of collectivism on the entrepreneurial behaviour of youths in North-Central Nigeria.
- ii. Examine the effects of individualism on the entrepreneurial behaviour of youths in North-Central Nigeria.

## **LITERATURE REVIEW**

### **Entrepreneurial Behaviour**

Entrepreneurship is generally understood as the ability of an individual or group to identify, create, and exploit opportunities for the benefit of society while also achieving success for themselves and their organisations (Omoruyi et al., 2017). It is widely acknowledged as a key driver of economic growth because it introduces new technologies, products, and services while enhancing the productivity of firms and economies. Within entrepreneurship research, one major stream of inquiry focuses on entrepreneurial behaviour, which refers to the specific actions and tendencies of business owners in identifying and pursuing opportunities.

The concept of entrepreneurial behaviour has been defined differently by scholars depending on their perspectives. Ferreira et al. (2019), for instance, describe it as the forms of action through which individuals address human needs, typically by providing solutions that create wealth. From this standpoint, entrepreneurial behaviour is closely associated with being innovative, proactive, risk-taking, and strategically inclined. Similarly, Sharma (2021) defines entrepreneurial behaviour as the deliberate set of actions taken to transform opportunities into marketable ventures, with the objective of establishing new enterprises.

Cortellazzo et al. (2020) also view entrepreneurial behaviour as a sequence of behavioural choices that enable the entrepreneur to frame, accept, and position opportunities in the market. Hughes et al. (2021) expand this by emphasising that entrepreneurial behaviour involves recognising business possibilities, mobilising necessary resources, and taking concrete steps to achieve success.

### **Collectivism and Individualism**

Collectivism is a social and cultural orientation that prioritizes the interests of the group over those of the individual. According to Marlee (2024), collectivist cultures emphasize shared responsibilities, social cohesion, and the maintenance of harmony within the group. In such settings, relationships are valued, and group members often place the collective good above personal ambitions. Xi (2023) asserts that collectivism shapes behavior through social obligations, cooperation, and conformity, particularly in workplace contexts where individuals may hesitate to express dissenting opinions to maintain group unity. This can promote stability and collective productivity but may limit individual initiative and innovation. Webster (2024) and Sand (2023) further argue that collectivism extends to political and economic spheres, emphasizing shared control over resources and decision-making. In Nigeria, many communities exhibit strong collectivist tendencies, reflected in familial, ethnic, and business networks where group consensus often guides individual action.

However, critics of collectivism argue that the strong focus on group interests can stifle creativity, discourage risk-taking, and reduce personal accountability. Individuals may suppress their talents or

innovative ideas to align with group expectations, potentially limiting entrepreneurial behavior (Marlee, 2024). Despite this, proponents maintain that collectivism fosters social support, collaboration, and resilience, which can also create opportunities for cooperative business ventures and collective entrepreneurship.

In contrast, individualism emphasizes the rights, autonomy, and self-determination of the individual. Kendra (2023) explains that individualist cultures prioritize personal goals over group objectives, valuing independence, self-reliance, and uniqueness. Social behavior in such cultures is guided by individual preferences, and dependence on others may be perceived as a weakness. Murwantono (2022) illustrates this through American society, where individuals are trained from an early age to take personal responsibility for their lives, make independent decisions, and pursue self-defined success. Daniels (2011) reinforces this, highlighting that individualism regards each person as a primary moral, political, and economic agent with the freedom to form voluntary associations and act without imposed obligations.

The individualist orientation is associated with competitive behavior, innovation, and entrepreneurial drive, as people are motivated to distinguish themselves and capitalize on opportunities. Entrepreneurs in individualist societies often exhibit high levels of initiative, risk-taking, and personal accountability (Kendra, 2023). However, critics argue that excessive individualism can weaken social cohesion, reduce collaboration, and marginalize those who lack resources or social networks, potentially leading to inequality and fragmented organizational cultures (Murwantono, 2022).

Both collectivism and individualism influence entrepreneurial behavior in distinct ways. Collectivist cultures may encourage cooperative ventures, shared resources, and risk mitigation, while individualist cultures promote innovation, personal accountability, and competitive advantage. The balance between these cultural orientations can shape the entrepreneurial mindset, opportunity recognition, and business strategy of youth, particularly in diverse socio-cultural regions such as North-Central Nigeria, where both collectivist and individualist tendencies coexist within communities and institutions.

## **Empirical Review**

### **Collectivism and Entrepreneurial Behaviour**

Traditionally, Africans are known for their strong sense of collectivism and deep respect for kinship, brotherhood, egalitarianism, and cooperation. This communal spirit, often expressed in philosophies such as *Ubuntu*, reflects values of oneness, resilience, and mutual support (Bell, 2002). However, over time, these rich cultural values have been gradually eroded by Western influences through the forces of globalisation. As Asikaogu (2019) notes in his analysis of Igbo cultural values, the once cherished and dynamic African culture has been “diluted beyond repair, if not totally eclipsed,” as Western norms increasingly shape social and economic life.

Adias and Ekeuwe (2020) express that collectivism still prevail in many parts of Nigeria, and it shapes entrepreneurial behavior in many instances. Small and Medium Enterprises (SMEs) or associations become the major source of identity and is viewed as the only protection against the hardship/challenges of members (entrepreneurs) of SMEs.

Ajekwe (2017) supports that the spirit of collectivism is seen in the entrepreneurial behavior of family background and tradition in self-employment. A characteristic of entrepreneurship is that it tends to pervade family life, with the entrepreneur being unable to divorce business from social living. In this respect, family background plays a role in two ways: (a) It inculcates a business culture and (b) It may provide access to capital and information within the family. Ajekwe (2017) also adds that the communal approach to life has implications on entrepreneurial behavior. First, it does not encourage a savings culture. It is not uncommon that a Nigerian in regular employment supports ten other members of his family in one way or the other. It therefore becomes very difficult to accumulate sufficient savings with which to invest in a new business. Without investments, there will be no jobs that can increase the number of working population and reduce the number of "mouths' one person has to feed. In this way,

the collectivism spirit becomes a millstone around the necks of aspiring entrepreneurs; acting as an inhibitor of entrepreneurial development.

### **Individualism and Entrepreneurial Behaviour**

According to Ajekwe (2017), individualism reflects the extent to which a culture encourages personal effort over collective goals, shaping how institutions promote self-reliance or group orientation. As stated by him, this orientation influences entrepreneurial attributes such as leadership, creativity, and self-confidence. Adias and Ekeuwe (2020) further argue that individualistic societies place strong value on personal rights and goal attainment, fostering innovation, assertiveness, and entrepreneurial drive. For example, the Igbo ethnic group in Nigeria is often cited as embodying individualistic values that encourage bold entrepreneurial behaviour.

According to Tamunosiki-Amadi and Ene (2019), individualism stimulates innovation, defined as transforming ideas into new products, services, or methods. In such cultures, entrepreneurs are motivated to stand out, leading to improved competitiveness and business growth. Shao et al. (2013) also state that individualism enhances risk-taking, as entrepreneurs in individualistic cultures invest more confidently in long-term ventures. Ramesh et al. (2013) support this by noting that businesses with higher levels of individualism often achieve superior performance because individuals enjoy autonomy and freedom in decision-making.

However, not all scholars view individualism as purely beneficial. According to Hofstede (2001), excessive individualism may weaken teamwork and reduce cooperative behaviour in organisations, particularly in environments where collaboration is essential. As stated by Oyewole (2018), in collectivist cultures, strong group ties and mutual support often provide a safety net for entrepreneurs, especially during crises. This perspective suggests that while individualism encourages innovation, collectivism fosters resilience and shared responsibility, which can be equally vital for sustainable entrepreneurship. In summary, the literature presents both supportive and critical perspectives. On one hand, individualism drives innovation, risk-taking, and competitiveness. On the other, overemphasis on personal goals may undermine collaboration, suggesting that a balance between individualism and collectivism may best support entrepreneurial behaviour.

### **Cultural Dimensions Theory**

The Cultural Dimensions Theory, developed by Geert Hofstede in 1980, emerged from a survey of over 100,000 IBM employees across 50 countries and three regions. Through factor analysis, Hofstede identified six cultural dimensions: Power Distance, Individualism versus Collectivism, Masculinity versus Femininity, Uncertainty Avoidance, Long-Term versus Short-Term Orientation, and Indulgence versus Restraint (Olowookere et al., 2021). The theory posits that national culture strongly influences work values, behaviours, and organizational outcomes, making it highly relevant for studies on entrepreneurship.

Power Distance measures the acceptance of unequal power distribution within societies or organizations. Individualism and collectivism describe how individuals relate to groups, with individualistic cultures emphasizing personal achievement and collectivist cultures prioritizing group loyalty and cooperation. Uncertainty Avoidance reflects tolerance for ambiguity and risk management, while Masculinity versus Femininity assesses the emphasis on competitiveness versus collaboration and quality of life. Long-term versus short-term orientation evaluates future planning and delayed gratification, and Indulgence versus Restraint examines societal tendencies toward satisfying desires or regulating them.

Hofstede's framework is particularly useful for understanding how cultural factors shape entrepreneurial behaviour. Individualism versus collectivism explains why some entrepreneurs prioritize personal achievement while others focus on cooperative ventures. Masculinity versus femininity highlights competitive versus collaborative entrepreneurial practices, and long-term versus short-term orientation informs the focus on sustainable growth versus immediate gains. Additionally, Power Distance can

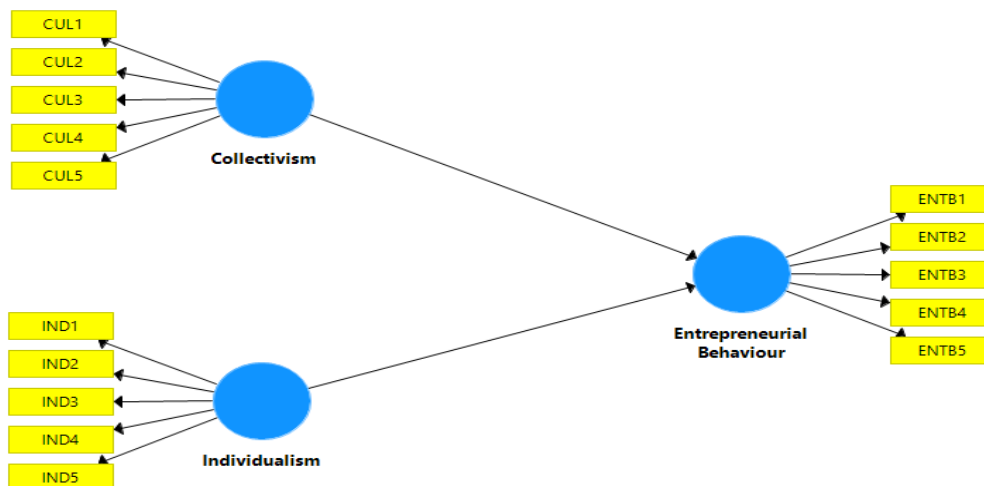
influence collaboration and leadership expectations among entrepreneurs from different cultural backgrounds.

Applying this framework to North-Central Nigeria allows for a nuanced understanding of how cultural variations influence youth entrepreneurship, opportunity recognition, and risk-taking. By linking culture to entrepreneurial behaviour, Hofstede's dimensions provide a solid theoretical foundation for exploring how youths navigate business environments, make strategic decisions, and adapt their practices to culturally diverse contexts.

## METHODOLOGY

This study employed a survey research design to investigate the phenomenon under consideration. The target population comprised 130,862 registered SMEs in North-Central Nigeria. Using Taro Yamane's formula for sample determination, a sample size of 480 respondents was calculated, incorporating a 20% allowance for potential non-responses. Respondents were selected through a convenience sampling technique. Primary data were collected using a structured questionnaire based on a five-point Likert scale. The collected data were subsequently analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS software, ensuring robust evaluation of the hypothesized relationships. The model of the regression analysis is specified thus:

**Fig. 1: Model Specification**



Source: SMARTPLS Output, 2025

## RESULT AND DISCUSSION

**Table 1: Descriptive Statistics**

	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
CUL	4.30	4.53	1	5	0.66	1.41	-1.38
IND	4.47	4.64	1	5	0.65	-0.17	-0.87
ENTB	4.42	4.66	1	5	0.61	-0.01	-0.79

Source: SMART PLS Output, 2025

Table1 provided statistical description of the variables as expressed in the data collected in terms of the mean, minimum, maximum, standard deviation, skewness and kurtosis values, Collectivism (CUL) showed minimum and maximum values of 1 and 5 respectively with an average value of 4.3 and a standard deviation value of 0.66. Individualism (IND) had minimum and maximum values of 1 and 5 respectively however, it showed an average of 4.4 along with a standard deviation of 0.65. Entrepreneurial Behavior (ENTB) had a mean value of 4.4 along with a standard deviation value 0.61.

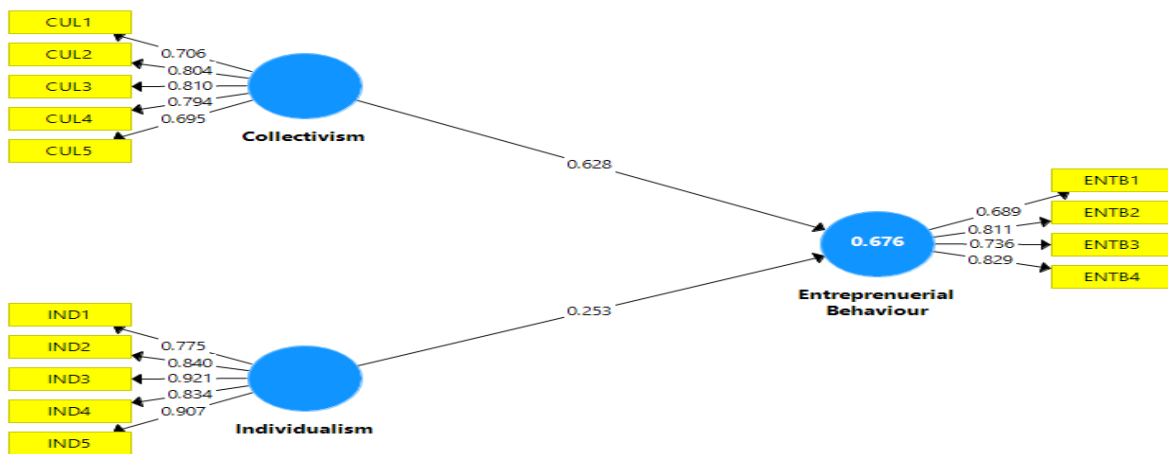
### Indicator Reliability

When evaluating the measurement model, we initiate the process by examining the item outer loadings. Generally, it is recommended to consider loadings above 0.708, as they signify that the construct accounts for more than 50 percent of the variance in the indicator, ensuring acceptable item reliability (Hair et al. 2019). However, Hair et al. (2019) also suggest that low but statistically significant indicator loadings (below 0.50) may be included. Conversely, outer loadings below 0.4 should be eliminated, and in exploratory research, loadings between 0.4 and 0.7 may be retained if the average variance extracted is satisfactory (Hair et al. 2014). This justifies the decision not to exclude indicators with loadings below 0.70 and above 0.40 from the model.

### Assessment of Measurement Model

In assessing the measurement model, the researcher began by assessing the item outer loadings. As a rule, loadings above 0.708 are recommended, as they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability (Hair et al. 2019). However, Hair et al. (2019) posited that low but significant indicator loading of 0.50 can be included hence justifying why indicators with loadings less than 0.708 and above 0.50 were not deleted from the model as seen in figure 2

Fig 2: Indicator Loadings.



Source: SMART, PLS Output, 2025

S/ N	Variables	Code	Factor Loadings	Cronbach Alpha	Composite Reliability	Average Variance Extracted (AVE)	No of Items
1	Collectivism (CUL)	CUL1	0.706	0.850	0.894	0.630	4
		CUL2	0.804				
		CUL3	0.810				
		CUL4	0.794				
		CUL5	0.695				
2	Individualism (IND)	IND1	0.775	0.836	0.884	0.604	4
		IND2	0.840				
		IND3	0.921				
		IND4	0.834				
		IND5	0.907				
3	Entrepreneurial Behavior (ENTB)	ENTB1	0.689	0.872	0.913	0.726	4
		ENTB2	0.811				
		ENTB3	0.736				
		ENTB4	0.829				

Table 2: Reliability of study scale

Source: Smart PLS Output, 2025

The study assessed the reliability of the measurement model using Jöreskog's (1971) composite reliability, with all constructs showing values indicative of good internal consistency (Hair et al., 2019). Cronbach's alpha coefficients exceeded the 0.60 threshold recommended by Sekaran (2010), confirming instrument reliability. Convergent validity was supported as all constructs had AVE values above 0.50, explaining over half of their indicators' variance. Discriminant validity was evaluated using the HTMT ratio (Henseler et al., 2015), with values below 0.90, indicating that constructs were distinct and captured the intended theoretical dimensions (Voorhees et al., 2016).

**Table 3: Heterotrait-Monotrait Ratio (HTMT)**

	CUL	IND	ENTB
<b>Collectivism</b>	1.000		
<b>Individualism</b>	0.634	1.000	
<b>Entrepreneurial Behavior</b>	0.432	0.313	1.000

Source: SmartPLS Output, 2025

The variance inflation factor (VIF) was used to evaluate collinearity of the formative indicators. All the VIF values were less than 5 indicate the absence of critical collinearity issues among the indicators of formatively measured constructs (Hair et al. 2019).

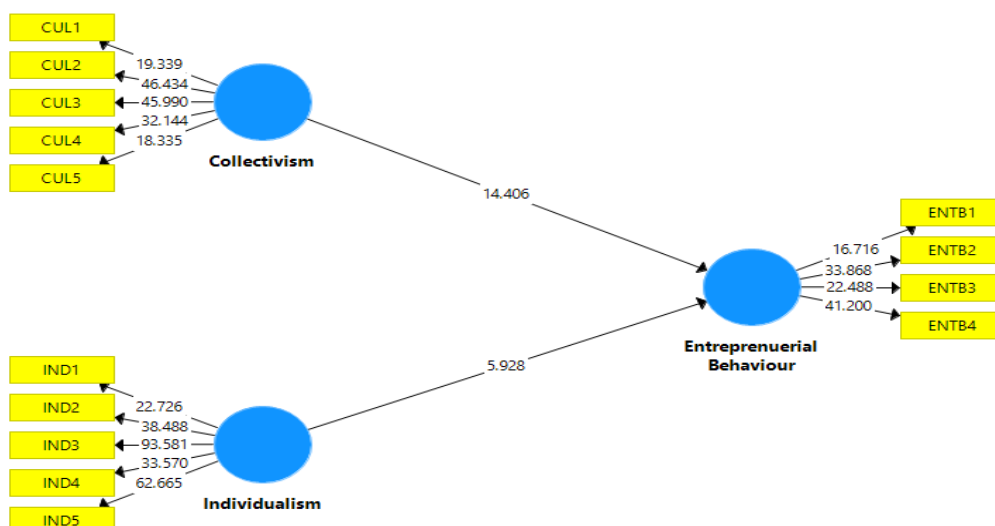
### Model Goodness of Fit (GoF)

Sequel to the need to validate the PLS model, there is a need to assess the goodness of fit of the model as Hair et al. (2017) suggested. This study used the standardised root mean square residual's (SRMR). The choice of this index was based on the fact that the SRMR provides the absolute fit measure where a value of zero indicates a perfect fit. The study adopted Hu & Bentler (1998) suggestion that a value of less than 0.08 represents a good fit while applying SRMR for model goodness of fit. The study result indicates an SRMR value of 0.030. This indicates the model is fit.

### Assessing the Structural Model

Having satisfied the measurement model assessment, the next step in evaluating PLS-SEM results is to assess the structural model. Standard assessment criteria, which was considered include the path coefficient, t-values, p-values and coefficient of determination ( $R^2$ ). The bootstrapping procedure was conducted using a resample of 5000.

**Fig. 3: Path Coefficients of the Regression Model.**



Source: SMART, PLS Output, 2025

**Table 4: R Square Table**

	R Square	R Square Adjusted
Entrepreneurial Behavior	0.676	0.631

Source: SmartPLS Output, 2025

The R-square value stood at 0.676% indicating that cultural factors proxied by collectivism and individualism are responsible for 68% variation of on the entrepreneurial behavior of youths in North-central Nigeria. The remaining 46% variation could be explained by other factors not included in the study. Based on Hair et al. (2019), the r-square is considered moderate. The result of the path analysis is presented in table 5:

**Table 5: Path Coefficients**

Variables	Beta	T Statistics ( O/STDEV )	P Values	Decision	f <sup>2</sup> Values
Collectivism->ENTB	0.216	14.406	0.000	Rejected	0.310
Individualism ->ENTB	0.572	5.928	0.000	Rejected	0.656

Source: SmartPLS Output, 2025

The analysis reveals that collectivism exerts a positive and significant influence on the entrepreneurial behaviour of youths in North-Central Nigeria. This conclusion is supported by a t-value of 14.406, exceeding the critical value of 1.964, a beta coefficient of 0.216, and a p-value of 0.000. It suggests that youths who embrace collectivist values are more likely to collaborate, share resources, and support one another in entrepreneurial pursuits, fostering innovation and enhancing venture success. This finding aligns with Ajekwe (2017), who similarly reported the significant positive impact of collectivism on entrepreneurial behaviour in Nigeria.

Likewise, individualism also demonstrates a positive and significant effect, with a t-value of 5.928, a beta of 0.572, and a p-value of 0.000. Emphasising personal freedom and self-reliance, individualism encourages youths to take initiative, innovate, and make independent business decisions, corroborating the findings of Adias and Ekeuwe (2020).

## CONCLUSION AND RECOMMENDATIONS

The study concluded that cultural factors significantly shape the entrepreneurial behaviour of youths in North-Central Nigeria. Collectivism and individualism both positively influence youth entrepreneurship, accounting for 68 percent of the variation in entrepreneurial behaviour. Collectivism fosters collaboration, resource sharing, and mutual support, while individualism promotes self-reliance, innovation, and independent decision-making.

Based on these findings, the study recommends that (i) small and medium enterprises develop platforms, online and offline, to facilitate networking, collaboration, and resource sharing among youths. Community initiatives promoting teamwork and collective goal setting should be encouraged. Additionally, (ii) SMEs should organize programs and workshops that nurture creativity, self-expression, and personal initiative. Entrepreneurial competitions, innovation challenges, and mentorship schemes connecting youths with experienced practitioners can strengthen independent thinking and innovation, supporting individualistic entrepreneurial tendencies.

## References

- Adamu, A. & Yahaya, J. (2016). Entrepreneurship skills development: A tool for economic empowerment in Nigeria. *International Journal of Academia*, 2 (1), 1-9
- Adebayo, O., & Nwankwo, S. (2021). Culture and entrepreneurial orientation among Nigerian youths: A regional perspective. *Journal of African Business*, 22(3), 311–329.  
<https://doi.org/10.1080/15228916.2020.1824379>

- Adias, A., & Ekeuwe, C. (2020). *Cultural influences on entrepreneurial behavior in Nigeria*. Journal of Entrepreneurship and Innovation, 12(3), 45–61.
- Afolabi, A. (2015). The effect of entrepreneurship on economic growth and development in Nigeria. International Journal of Development and Economic Sustainability, 3(2), 49–65.
- Afolabi, M. O., Ola-Olorun, O. J., Abereijo, I. O., & Uchegbu, V. I. (2016).** Assessment of entrepreneurial traits and intention of pharmacy students in Obafemi Awolowo University, Ile-Ife, Nigeria. *Journal of Pharmaceutical Research International*, 10(2), 1–11. <https://doi.org/10.9734/BJPR/2016/22855Scribd>
- Aina, M. A. (2016). Appraisal of the teaching of entrepreneurship education in Ekiti State University, Ado-Ekiti. International Journal of Education and Social Science Research. [ijessr.com](http://ijessr.com)
- Ajekwe, C. (2017). *Collectivism and individualism as determinants of entrepreneurship in African societies*. African Journal of Business and Management, 9(2), 78–91.
- Ajekwe, C. C. M. (2017).** The Tiv socio-cultural environment and entrepreneurship emergence. *IOSR Journal of Business and Management (IOSR-JBM)*, 19(1), 42–49. <https://doi.org/10.9790/487X-1901064249>
- Akanbi, S. T. (2019). Socio-cultural influences on entrepreneurial intention: A study of Nigerian university students. *Journal of Small Business and Enterprise Development*, 26(5), 641–659. <https://doi.org/10.1108/JSBED-09-2018-0263>
- Daniels, J. (2011). *Individualism and social responsibility in modern society*. New York: Routledge.
- Hair, J. F., Hult, G. T. M., Ringle, C., & Sarstedt, M. (2019). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Sage Publications.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135.
- Hofstede, G. (2011). Dimensionalizing cultures: The Hofstede model in context. Online Readings in Psychology and Culture, 2(1), 8. <https://doi.org/10.9707/23070919.1014>
- Hughes, M., Hughes, P., Morgan, R., Hodgkinson, I & Lee, Y. (2021). Strategic entrepreneurship behaviour and the innovation ambidexterity of young technology-based firms in incubators. *International Small Business Journal*, 39: 202–27.
- Jöreskog, K. G. (1971). *Statistical analysis of sets of congeneric tests*. Psychometrika, 36(2), 109–133.
- Kendra, R. (2023). *Culture and entrepreneurship: Individualism and collectivism in organizational behavior*. Journal of Cross-Cultural Management, 17(2), 45–62.
- Marlee (2024). Collectivist culture in the workplace and around the world. <https://getmarlee.com/>
- Mueller, S. L., & Thomas, A. S. (2001). Culture and entrepreneurial potential: A nine country study of locus of control and innovativeness. *Journal of Business Venturing*, 16(1), 51–75. [https://doi.org/10.1016/S0883-9026\(99\)00039-7](https://doi.org/10.1016/S0883-9026(99)00039-7)
- Murwantono, A. (2022). *Individualism and entrepreneurial self-efficacy: Lessons from American society*. Journal of Entrepreneurship and Innovation, 11(1), 77–95.
- Nwosu, H. E., & Orji, A. (2020). Entrepreneurship and youth empowerment in Nigeria: The role of culture. *African Journal of Economic Policy*, 27(2), 134–152.
- Okere, A. U. (2020).** *Equity finance and performance of agricultural cooperative societies in Delta and Rivers State of Nigeria* (Doctoral dissertation). Rivers State University. Retrieved from ResearchGate.
- Olowookere, E.I., Agoha, B.C., Omonijo, D.O., Odukoya, J.A. & Elegbeleye, A.O. (2021). Cultural nuances in work attitudes and behaviors: Towards a model of African work culture. *Academic Journal of Interdisciplinary Studies*, 10 (2), 259 -268
- Oludayo, A.O & Omonijo, D.O. (2020). Work-life balance: Relevance of social support. *Academy of Strategic Management Journal*, 9 (3), 1-10.
- Omoruyi, E.M.M., Olamide, K.S., Gomolemo, G. & Donath, O.A (2017). Entrepreneurship and economic growth: Does entrepreneurship bolster economic expansion in Africa? *Journal of Socialomics*, 6 (4), 2-11
- Oyewole, O. (2018). Collectivism and entrepreneurial resilience: Evidence from small firms in Sub-Saharan Africa. *Journal of African Business*, 19(4), 512–528. <https://doi.org/10.1080/15228916.2018.1427569>

- Ramesh, R., Goyal, P., & Singh, A. (2013). Individualism–collectivism and organizational performance: A cross-cultural examination. *International Journal of Management Research*, 5(1), 33–47.
- Sand, D. (2023). An inside perspective: Nigerian business culture and incentives. [https://za.linkedin.com/in/uwiniwin?trk=article-ssr-frontend-pulse\\_publisher\\_author-card](https://za.linkedin.com/in/uwiniwin?trk=article-ssr-frontend-pulse_publisher_author-card)
- Sekaran, U. (2010). *Research methods for business: A skill-building approach* (5th ed.). John Wiley & Sons.
- Shane, S. (1993). Cultural influences on national rates of innovation. *Journal of Business Venturing*, 8(1), 59–73. [https://doi.org/10.1016/0883-9026\(93\)90011-S](https://doi.org/10.1016/0883-9026(93)90011-S)
- Shao, L., Kwok, K., & Zhang, W. (2013). Culture and entrepreneurial risk-taking: Evidence from cross-country analysis. *Entrepreneurship Research Journal*, 3(4), 283–299. <https://doi.org/10.1515/erj-2012-0009>
- Sharma, S. (2021). Entrepreneurship development. Delhi: PHI Learning Pvt. Ltd.
- Soye, P.A. & Asawoba, I.B. (2016). Collectivism and organizational success: Managing cultural diversity in Nigeria's multicultural corporations for national development. Paper Presented at the 10th Annual Conference of The Academy of Management Nigeria (TAMN) held at the Amadu Bello University, Zaria, Nigeria on 26 -27 October.
- Tamunosiki-Amadi, J., & Ene, C. (2019). Innovation as a driver of entrepreneurial success: Evidence from SMEs in Nigeria. *International Journal of Innovation and Entrepreneurship*, 7(2), 65–78.
- Voorhees, C. M., Brady, M. K., Calantone, R., & Ramirez, E. (2016). Discriminant validity testing in marketing: An analysis, causes for concern, and proposed remedies. *Journal of the Academy of Marketing Science*, 44(1), 119–134.
- Xi, J. (2023). *Social obligations and workplace behavior in collectivist societies*. Asian Journal of Management, 18(4), 311–329.
- Yereka, B. (2019). Cultural influence on entrepreneurial activities in Nigeria: A Study of Ogoni Land of Rivers State. *International Journal of Business & Law Research*, 7(3), 53-62

## Questionnaire

In each of the sections below, indicate by ticking any one of options 1 to 5, which correspondingly agree with the range from Strongly Disagree (1) to Strongly Agree (5)

VARIABLES' INDICATOR-QUESTIONNAIRE		Agreement Options				
Item Code	Section A: Collectivism (CUL) Indicator Statement	1	2	3	4	5
CUL1	I prefer to work in groups rather than individually when pursuing business opportunities.					
CUL2	I often seek advice and input from family or community members before making business decisions.					
CUL3	I share business resources, information, or contacts with others to support mutual success					
CUL4	Teamwork and cooperation are more important to me than personal recognition in entrepreneurial activities.					
CUL5	I value collective success over individual profit in my business ventures.					
Item Code	Section B: Individualism (IND) Indicator Statement	1	2	3	4	5
IND1	I prefer to make independent decisions in running my business.					
IND2	Personal achievement motivates me more than group accomplishments in entrepreneurial activities.					
IND3	I take initiative and assume responsibility for business decisions without relying on others					
IND4	I am comfortable taking risks alone to achieve my entrepreneurial goals.					
IND5	I adapt quickly to changes in the market or business environment					
Item Code	Section C: Entrepreneurial Behaviour (ENTB) Indicator Statement	1	2	3	4	5
ENTB1	I actively seek out new business opportunities and ideas.					
ENTB2	I am willing to take calculated risks to grow my business.					

ENTB3	I often innovate or introduce new methods, products, or services in my business.					
ENTB4	I set clear business goals and consistently work towards achieving them.					
ENTB5	I adapt quickly to changes in the market or business environment					

**Source:** Adapted from Hofstede (1980), Triandis (1995), Ajekwe (2017), Adias & Ekeuwe (2020), Liñán& Chen (2009), and Nabi et al. (2017).